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USDA Consumer Expenditure Survey Report No. 4

# CONSUMER EXPENDITURES AND INCOME

## Rural Farm Population, Western Region, 1961

Summary Tabulations Classified
by Family Characteristics
(Tables 1–10)

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Families.

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Cost of living

Western States

Families

expenditures

Western States

Income

Western States

23 p.

Author: U.S. Agricultural Research Serv.

U. S. AGRICULTURAL RESEARCH SERV. Consumer expenditures and income; rural farm population, Western Region, 1961. U. S. Agr. Res. Serv. USDA Consum. Expend. Surv. Rep. 4,23 p. Apr.1965. 284.49 R31

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Note: Families.

# PREFACE

Information on the expenditures for family living, savings, and income of rural farm families in 1961 was collected by the U.S. Department of Agriculture (USDA) as part of a nationwide Survey of Consumer Expenditures—a cooperative undertaking of USDA and the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor. Comparable data are available from BLS on rural nonfarm families, collected jointly by USDA and BLS, and for urban families, collected by BLS. BLS also has reports of the data for the three population groups combined. Insofar as possible, the table numbers, format, and general content of the reports by the two agencies have been kept the same for all population groups.

The initial objective of this survey was to obtain from urban families of wage and clerical workers detailed expenditure data for use by BLS in revising the Consumer Price Index, but a cross section of all urban families was selected to serve other purposes. Subsequently, the survey was broadened to cover rural farm and rural nonfarm families, to provide information on a complete cross section of the U.S. population for the year 1961. Such data for the U.S. population were last available in summary form for 1941–42, and in detail by regions for 1935–36. The tabulations included in this report are designed to facilitate the study of the expenditure patterns of farm families in relation to selected socioeconomic characteristics. The tabulations also provide the basis for comparing expenditures of farm and nonfarm families. Spending patterns of farm families in 1961 may also be compared with the patterns shown in earlier studies of farm families.

Within USDA, the survey has been a cooperative project of the Statistical Reporting Service (SRS), the Economic Research Service (ERS), and the Agricultural Research Service (ARS). SRS had primary responsibility for collecting and tabulating the data. The publications have been prepared by staff of Consumer and Food Economics Research Division of ARS, who have served as technical advisors on subject matter throughout the study. Miss Jean L. Pennock supervised the preparation of this report. Miss Minnie Belle McIntosh worked with the Data Processing Center of SRS in developing the tabulations.

Other reports carrying summary expenditure tables 1–10 for the rural farm population are:

| | |
|---|---|
| Northeast | Consumer Expenditure Survey Report No. 1 |
| North Central | Consumer Expenditure Survey Report No. 2 |
| South | Consumer Expenditure Survey Report No. 3 |
| United States | Consumer Expenditure Survey Report No. 5 |

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# CONSUMER EXPENDITURES AND INCOME
## Rural Farm Population, Western Region, 1961

## HIGHLIGHTS

Farm families in the Western region [1] spent an average of $4,522 for current consumption in 1961. In addition, they spent $302 for personal insurance, $455 for gifts and contributions, and on balance increased their net assets over liabilities by $1,006. Their average after-tax income was $6,149.

### Expenditures in 1961

Family spending for the three basic categories of consumption—food, housing, and clothing—amounted to more than 60 percent of total consumption expenditures. Housing took the largest amount, $1,149 or 25 percent of the total. Spending for food and beverages was a little less than for housing, accounting for $1,078 or 24 percent of total spending. Spending for clothing—about half as much as for housing—amounted to $570 or 13 percent of consumption expenditures.

Food prepared at home took the largest share of the food-and-beverage dollar as consumers spent 83 cents for this category, whereas 14 cents was spent for meals and snacks away from home, and 3 cents for alcoholic beverages. The housing dollar was divided among three major categories—expenditures for the house itself, 35 cents; fuel, light, refrigeration, water, and other household operation expenses, 41 cents; and furnishings and equipment, 24 cents.

Transportation constituted the third largest component of family spending. The family share of the purchase and operation of automobiles and trucks amounted to $681. In addition, families spent $28 on other transportation, mostly public. Together, these made up 16 percent of total spending.

Medical care cost families $413 and accounted for 9 percent of total expenditures. The minor categories—personal care, recreation, reading and education, tobacco, and other expenditures—as a group accounted for 13 percent of spending for consumption. Of these, recreation, at $188, was the largest.

### Changes in Spending Patterns Since 1955

Farm families in the West spent 12 percent more for current consumption in 1961 than in 1955, or 12 percentage points less than the increase shown by all farm families in the United States. The shift in the universe surveyed, from farm-operator families in 1955 to all families on farms in 1961, had an inhibiting effect on the level of expenditures. Occupational groups other than the self-employed—who can be presumed to be predominantly farm operators—decreased the average expenditure for current consumption by about 2 percent in 1961. The precise effect of change in universe, however, will be examined in greater detail in a later report.

Between 1955 and 1961, housing replaced food and beverages as the largest category of expenditures. Expenditures for food and beverages decreased both in dollar amounts and as a proportion of total spending. A decrease in the importance of food and beverages in the spending pattern was to be expected, since total spending had increased and food traditionally responds less than other categories to an increase in total spending. The proportion of total spending going into housing also decreased between the survey years, but less sharply than in the case of food and beverages.

[1] The Western region includes Washington, Oregon, California, Idaho, Montana, Wyoming, Nevada, Utah, Colorado, Arizona, New Mexico, Alaska, and Hawaii.

*Average expenditures, income, and savings of farm families and single consumers, Western region, 1961 and 1955*

| Item | Average per family | | Percent change, 1955 to 1961 | Percent of expenditure for current consumption | |
|---|---|---|---|---|---|
| | 1961 [1] | 1955 [2] | | 1961 | 1955 |
| Expenditures for current consumption [3] | $4,522 | $4,050 | 11.7 | 100.0 | 100.0 |
| Food and beverages | 1,078 | 1,111 | —3.0 | 23.8 | 27.4 |
| Tobacco | 60 | 49 | 22.4 | 1.3 | 1.2 |
| Housing, total | [4]1,149 | 1,060 | 8.4 | 25.4 | 26.2 |
| Shelter [5] | 400 | 364 | 9.9 | 8.8 | 9.0 |
| Household operations [6] | 462 | 413 | 11.9 | 10.2 | 10.2 |
| Housefurnishings and equipment | 281 | 283 | —.7 | 6.2 | 7.0 |
| Clothing, materials, services | 570 | 502 | 13.5 | 12.6 | 12.4 |
| Personal care | 130 | 87 | 49.4 | 2.9 | 2.1 |
| Medical care | 413 | 333 | 24.0 | 9.1 | 8.2 |
| Recreation | 188 | 194 | —3.1 | 4.2 | 4.8 |
| Reading and education | 105 | 67 | 56.7 | 2.3 | 1.7 |
| Automobile purchase and operation | 681 | 524 | 30.0 | 15.1 | 12.9 |
| Other transportation | 28 | 39 | —28.2 | .6 | 1.0 |
| Other expenditures | 120 | 80 | 50.0 | 2.7 | 2.0 |
| Gifts and contributions | 455 | 225 | 102.2 | — | — |
| Personal insurance | 302 | 151 | 100.0 | — | — |
| Money income before taxes | 6,678 | ([7]) | — | — | — |
| Money income after taxes | 6,149 | ([7]) | — | — | — |
| Other money receipts | 119 | ([7]) | — | — | — |
| Net change in assets and liabilities | 1,006 | ([7]) | — | — | — |
| Account-balancing difference | —17 | ([7]) | — | — | — |
| Estimated number of families in universe (thousands) | 317 | 421 | | | |
| Number of families in sample | 155 | 866 | | | |
| Average family size | 3.8 | 3.7 | | | |

[1] The universe consists of families and single individuals living on rural farms.
[2] The universe consists of families and single individuals operating farms, urban and rural. Source: *Farmers' Expenditures in 1955 by Regions,* USDA Statis. Bul. 224, Washington, 1958.
[3] The classification of items in the 2 surveys is not strictly comparable.
[4] The total may exceed the sum of the 3 subclasses because the total includes items not shown separately in this table.
[5] The method of computing shelter expense in the 2 surveys is not strictly comparable.
[6] Includes fuel, light, refrigeration, and water.
[7] Not available.

Balancing the decreasing importance of food and beverages were increases in the importance of expenditures for automobile, medical care, and reading and education.

## Spending Patterns Related to Family Characteristics

***Income.***—Twenty-eight percent of western farm families and single consumers reported incomes under $3,000 (table 1). Forty-six percent were in the middle-income group ranging from $3,000 to $7,500, and 26 percent had incomes over $7,500. Families at the lower end of the income scale tended to be smaller than those farther up the scale. The heads of low-income families were generally older than the heads of high-income families, and a larger proportion of these low-income families had persons 65 years old or older in them. The number of children under 18 years of age generally increased with income.

Families with incomes under $3,000 spent an average of $2,844 for current consumption out of an average income of $1,412 whereas those with incomes of $7,500 and over spent

$5,947. To make possible spending more than their income, families with incomes under $3,000 accumulated debts or drew on savings. They reported a negative net change in assets and liabilities averaging $1,514. Having these resources to call upon indicates that at the time of the survey many of these families were below their normal income position. When incomes reached approximately $4,800, families were able, on the average, to break even; in the course of the survey year they neither added to nor reduced their net savings. At higher income levels, savings (increases in assets and decreases in liabilities) exceeded dissavings (decreases in assets and increases in liabilities). Among families with incomes of $7,500 and over, savings averaged $5,653.

Food, housing, and medical care were more important in the spending patterns of low-income families than of those at the upper end of the income scale. Clothing, education, transportation, and tobacco took larger parts of total spending among high-income families than among low-income families.

***Family size.***—Thirty percent of western farm families consisted of two persons, and 30 percent was made up of three or four persons (table 2). Families of five or more persons accounted for 33 percent of the total number, and single consumers 6 percent. Single consumers and the heads of two-person families tended to be considerably older than heads of other families.

Single consumers spent $2,372 for current consumption, the lowest average of any size class. Highest expenditures—averaging $5,442—were made by six-person families.

Housing expenditures declined sharply as a percentage of total expenditures as family size increased. Medical care and transportation also tended to be less important in the total as family size increased.

Increasing proportions of the budget were spent on clothing, personal care, recreation, and education as family size increased. The increase in expenditures for clothing was particularly sharp, rising from 5 percent of total spending among single consumers to 15 percent among families of six or more persons.

***Age of family head.***—In 68 percent of western farm families, the head of the family was between 35 and 64 years of age (table 3). Twelve percent of the heads were under 35, and 20 percent were over 65. Average family size increased with age of head until he was between 35 and 44, and thereafter generally decreased. Average after-tax income also changed in the same pattern but not as much as family size. Expenditures for current consumption peaked a decade later when the family head was between 45 and 54 years old.

The outstanding characteristic of the spending pattern by age of head is the sharp increase in the importance of expenditures for medical care as the age of head increased. Food expenditures took a relatively stable share of the total in all except the oldest age group. Housing expenditures took a smaller share and clothing a larger in the middle years than either early or late in the life cycle.

***Occupation of family head.***—A high level of self-employment is to be expected among families on farms. More than 80 percent of western farm families were self-employed (table 4). The next largest group was the unskilled wage-earners, who constituted 8 percent. Self-employed families were the same size as other families, but their heads were somewhat older.

Families of the self-employed had incomes averaging almost $2,000 above the incomes of other farm families. Also, the families of the self-employed saved ten times as much as other families—$1,219 compared with $118—and used considerably more for gifts and contributions and personal insurance. In spite of the difference in income level, expenditures for current consumption for the families of the self-employed were only about $500 greater.

Families of the self-employed spent proportionally less than other farm families on food, housing, and transportation, and proportionally more on clothing and education. However, differences in spending patterns were not great.

***Education of family head.***—Thirty-seven percent of the western farm family heads had no more than an eighth-grade education, whereas 17 percent had attended college (table 6). Heads who had attended high school or college tended to be younger than those who had attended only grade school.

Average after-tax income increased with the formal education of the family head, families whose heads had attended college having half again as much as those with no more than eight years of schooling. Expenditures for current consumption increased more slowly.

***Other family characteristics.***—Data on expenditures, income, and savings by tenure of the dwelling, family type, number of full-time earners, and location inside or outside Standard Metropolitan Statistical Areas (SMSA's), though of more limited interest, are presented

in tables 5, 8, 9, and 10, for the benefit of those who wish to examine these relationships. In order that the numbering of tables will be the same in all these CES reports, table 7—Summary of Family Expenditures, Income, and Savings by Race—has been included in this report although all the families in the sample happened to be white.

## SAMPLE DESIGN

Farm households in the rural United States were selected for interview on the basis of a stratified area sample design constructed by USDA and BLS in consonant procedures. The sample outside the boundaries of SMSA's was drawn by USDA, and that within SMSA's by BLS. Approximately 2,500 dwellings were designated, about 12 percent of which were within SMSA's.

In the first stage in the USDA sample, counties were grouped by State Economic Areas into 126 strata equal in weighted counts of rural farm and rural nonfarm dwellings, as the same sample of counties was to be used for both farm and nonfarm households. From each stratum, one county was chosen at random with a probability proportional to its weighted count. Counties were selected from 41 States. The parallel stage of the BLS design utilized the 34 SMSA's selected for the urban sample.

Within each sample county, sample segments were selected separately from rural places (100 to 2,500 inhabitants) and the open country. All dwellings in these segments were prelisted before the beginning of the survey and classified as farm or nonfarm and subsampled at different rates. However, as this report is on farm families, the description of the sample from here on will be limited accordingly. In the USDA sample, the number selected resulted from applying a sampling rate in each selected county such that the sample would be self-weighted. In the BLS sample, the number was allocated in advance, based on the number of farms in the stratum.

If a dwelling selected was vacant, or its occupants could not be located in two visits or were unable or unwilling to give the minimum information required for classifying the family, an alternate was provided.

All members of consumer units residing at a sample address were eligible for inclusion in the survey except for the time in the survey year during which they were living in military camps, posts, or reservations (other than periods of 45 days or less in a Reserve or National Guard unit); in institutions; abroad (except on vacation, etc.); or were members of another consumer unit. The tabulations in this report, however, cover only full-year consumer units; i.e., units with at least one member who was eligible for the entire survey year. If more than one consumer unit was living at an address, each unit was included in the sample.

## COLLECTING AND PROCESSING THE DATA

All interviews with farm families were conducted by USDA staff and were virtually completed by the end of March 1962, although some field work continued into June. The questionnaire used—a modification of the BLS questionnaire used in urban and rural nonfarm areas—provided for detailed reporting of farm receipts, disbursements, and changes in farm assets, but otherwise paralleled the BLS form. The questionnaire was detailed and designed with numerous probes and other aids to recall. Families were encouraged to refer to records wherever possible.

Reported receipts and disbursements were summarized and reviewed in the field to determine completeness, consistency, and balance of the family account. Families were reinterviewed when necessary to clarify ambiguous entries and complete the record. The schedules were reviewed in the Washington office, primarily to determine conformance of the entries with the survey concepts and methodology. This review of the schedules was concentrated on sections that had proved most difficult in previous survey experience, and on unusual situations that required specialized instructions. Completeness and reasonableness of the reported account, rather than the degree to which receipts and disbursements balanced, were primary criteria for determining the acceptability of a schedule.

All data were edited, coded, and transferred to punch cards for tabulating with electronic data-processing equipment. Numerous checks for internal consistency, reasonableness, and accuracy of the data were written into the programs for screening the machine listings of the data before tabulation.

## WEIGHTING OF THE DATA

Summary data from the Survey of Consumer Expenditures in rural farm areas in 1961 have been combined to the regional and United States levels with a system of weights based on the 1960 Census of Population.

To obtain the weights (i.e., the expansion factors), adjustments were made in the census total of persons in the population on April 1, 1960, to correct for definitional differences between the census and the CES universe. Since the CES data related to consumer units (including one-person families) as they existed throughout the survey year, with the average family size reflecting the number of equivalent full-year members, it was necessary to adjust the census population on April 1, 1960, to obtain an estimate of the population for the year 1960. Adjustments were made, therefore, to take account of births, deaths, and net civilian migration.

The adjusted population for each of the four regions was divided by the average size of consumer unit, as determined from the survey, to obtain the following estimates of the total number of consumer units:

| | |
|---|---|
| Northeast | 242,644 |
| North Central | 1,366,455 |
| South | 1,585,665 |
| West | 317,357 |
| Total United States | 3,512,121 |

Sample data for the four regions were expanded to these totals, which are consistent with corresponding totals used in the expansion and weighting of the rural nonfarm and urban parts of the CES.

## EVALUATING THE DATA

Data obtained from a sample survey as complex as the Survey of Consumer Expenditures are subject to many types of errors. These include sampling, recording, and processing errors, and errors due to the refusal or inability of some families to give the information requested.

All data have been reviewed, edited, and screened to minimize processing errors. Measures of sampling error are planned for a later publication. Usable schedules were furnished by 85 percent of the families in the farm sample, and some of the nonrespondents supplied limited information on family characteristics that will be used to evaluate the nature of the sample losses due to nonresponse. Among the participating families, inaccurate reporting is a source of error despite continued research in schedule design and intensive training of the interviewers. Such inaccuracies result from memory errors, misunderstanding of a question or reluctance to answer it, and incorrect entries by the interviewer. Although USDA and BLS have accumulated substantial knowledge about such reporting errors and will continue research in this field, these errors cannot be quantified satisfactorily.

In using the CES data for analytical purposes and for comparison with related data from other sources, the limitations imposed by the basic orientation of the survey must be recognized. The survey was designed to obtain the most accurate information possible about family expenditures and spending patterns in detail, including the quantity and price of some purchases. Information on family income was needed for interpreting the expenditure pattern. To complete the account of the family's financial experience, information was requested on the net change in assets and liabilities.

If a family's 12-month account were complete and error-free, receipts would equal disbursements. Such precision, however, is almost never achieved. If a schedule met the test of the editing instructions with respect to internal completeness and consistency of expenditures with each other and with the family's reported manner of living, the record was used, even though reported expenditures plus savings did not equal income. The amount of the discrepancy—the account-balancing difference—was recorded on the schedule, and the average amount per family in the sample is shown in the tabulations. Schedules were not automatically rejected from the tabulations because of large balancing differences.

To summarize, the account-balancing difference is a measure of net reporting discrepancy between receipts and disbursements. From the nature of the survey, it is not possible to say how much of the difference arises from inaccuracy in reporting expenditures, income, or changes in the family's savings or debt position. The primary emphasis throughout the survey was on a complete and reasonable record of expenditures, and if these conditions appeared to be satisfied, the standards for completeness of the savings and income record were less rigorous.

## GUIDES TO INTERPRETING STATISTICAL SUMMARIES

The averages and percentages in the accompanying tables are based on all families included in each class, whether or not they reported receipts or disbursements for a particular item. Averages were calculated by dividing the aggregate amount of income, expenditures, or savings by the total number of families in the class. Since all averages for a class are based on a common divisor, they are additive.[2]

Averages are shown for all classes of families for which any observations are available, even though only a few families fall in a class. The number of families included in each class is shown in every tabulation, and it is assumed that the analyst will recognize the limitations of averages computed for small numbers of families. An advantage of this procedure is that the inclusion of all observations in the tabulations allows the analyst to regroup the data for his particular needs without loss of information and thus make maximum use of the data.

Particular care is required in using the averages for families low on the income scale. These averages are derived from the patterns of groups of families who may differ sharply in their spending patterns. In addition to the chronically poor and elderly families living on retirement incomes, there are many families whose farms showed a loss in the survey year but who maintained approximately their normal level of living.

Occasional apparent inconsistencies in the averages of income before and after taxes for small groups of families may be explained by the fact that income received and tax payments and tax refunds on this income are not reported within the same calendar year.

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## DEFINITIONS

**Account-Balancing Difference.** The difference between reported total receipts and reported total disbursements arising from reporting errors. Total receipts consist of income after taxes, other money receipts, and moneys or credit received from decreasing assets or increasing liabilities. Total disbursements consist of expenditures for current consumption, personal insurance, gifts and contributions, and outlays of money that resulted in increasing assets or decreasing liabilities.

**Assets, Decreases in.** Decreases in cash holdings, farm and other business investments (including inventories of crops and livestock), and money owed to the family; sale of owner-occupied dwellings, other real property, and personal property; sale or retirement of stocks and bonds; settlement or surrender of personal insurance policies; and decreases in other assets.

**Assets, Increases in.** Increases in cash holdings, farm and other business investments ( including inventories of crops and livestock), and money owed to the family; purchase and improvement of dwellings and other real property; purchases of stocks and bonds; and increases in other assets.

**Automobile Transportation.** Share of purchase and operation of automobiles and trucks not assignable to farm or other business use. Purchase is net of trade-in allowances (or sale) and discounts, but includes financing charges.

**Consumer Unit.** See **Family.**

[2] Because of rounding, sums of individual items may not equal totals. In all tables, the total for housing may include small expenditures on other properties that are not shown separately. (See DEFINITIONS.)

**Dwellings, Owned.** For farm dwellings, the respondent's estimate of the proportion of total taxes, interest, and insurance chargeable to dwelling rather than farm business; for nonfarm dwellings and vacation homes, taxes, insurance, and mortgage interest; and for farm and nonfarm dwellings, repairs. Excludes payments on mortgage principal and for home improvements, which are counted as decreases in liabilities.

**Dwellings, Rented.** Rent or respondent's estimate of rental value when dwelling was included in rent of farm. Also includes repairs paid for by family.

**Education of Family Head.** Years of school completed during or before the survey year, in elementary or high school, college, university, or professional school. Eight years or less corresponds to years or grades completed in elementary school; 9–12 years, to the completion of 1 to 4 years of high school; 13–16 years, to the completion of 1 to 4 years of college; and over 16 years, to postgraduate work after college. All persons in the latter class were recorded as having completed 17 years of school. Persons who gave no information on the extent of their education were included in the class "8 years or less."

**Expenditures for Current Consumption** (or **Current Living Expenses**). The cost of goods and services for family living (including financing charges and sales and excise taxes) bought during the survey year, whether or not payments were completed during the year. Consumer durable goods such as automobiles and household equipment were considered consumption items, but purchase and sale of dwellings were considered as changes in assets. Family expenditures for items used partially for business, such as the car, were adjusted to exclude the amount chargeable to business use. The value of two nonmoney items—food and housing received as pay—were counted as money income and expenditures. Home-produced food is not included in expenditures.

**Family.** The family, or consumer unit, refers to: (1) a group of people usually living together who pooled their income and drew from a common fund for their major items of expense; or (2) a person who lived alone or in a household with others but was financially independent; i.e., his income was not pooled and his expenditures were not met from a common fund. Never-married children living with parents were always considered as members of the consumer unit. Information was recorded for the family as it existed in the survey year.

**Family Head.** In husband-wife families, the husband was considered the head. In other types of families, the person recognized as the head by other family members was so designated.

**Family Size.** The number of equivalent, full-year members, derived by dividing by 52 weeks the total number of weeks in the survey year during which both full-year and part-year members belonged to the family.

**Family Type.** Families were classified in seven types based on the relationship of family members and the age of the children of the head of the family, as follows:

Husband and wife, no other persons present.
Husband, wife, and children [3] only, oldest child under 6 years.
Husband, wife, and children [3] only, oldest child 6–17 years.
Husband, wife, and children [3] only, oldest child 18 years or over.
Husband, wife, with or without children,[3] with other persons.
Broken families (one parent and children [3]), no other persons.
All other consumer units, including one-person families.

**Farm.** This survey followed the definition used in the 1960 Census. Dwellings were classified as on farms if they were on places of 10 or more acres from which sales of farm products amounted to $50 or more in 1961, or if sales were $250 or more, regardless of acreage. The universe was all families living on farms.

**Gifts and Contributions.** Cash contributions to persons outside the family and to welfare, religious, educational, and other organizations; and the cost of goods and services purchased in the survey year and given to persons outside the family.

**Household Operations.** Laundry and laundry supplies, cleaning supplies, household paper supplies, domestic service, day nursery care, telephone and telegraph charges, postage, moving costs, and repairs to furnishings and equipment.

[3] Own, adopted, or stepchildren of head.

**Housing, Total.** For the regions but not for the United States, includes expenses on real estate not used for family business and not occupied or rented, which are not listed separately in the accompanying tables.

**Liabilities, Decreases and Increases in.** Changes in mortgage debt; money owed to banks, insurance companies, etc.; money owed for rent, taxes, automobiles, housefurnishings and equipment, and other goods and services; and changes in other liabilities.

**Money Income After Taxes.** Total income (see **Money Income Before Taxes**) after deduction of personal taxes (Federal, State, and local income taxes, poll taxes, and personal property taxes).

**Money Income Before Taxes.** Total income during the survey year of all family members from wages and salaries (including tips and bonuses) after deductions for such occupational expenses as tools, special required equipment, and union dues; net income from self-employment (including farming); and income other than earnings such as net rents, interests, dividends, Social Security benefits, pensions, disability insurance, trust funds, small gifts of cash, regular contributions for support, public assistance, or other governmental payments. The value of two nonmoney items—food and housing received as pay—was counted as money income and as expenditures. Farm income was adjusted for change in inventory of crops and livestock. The value of home-produced food did not enter into the computation of income.

**Net Change in Assets and Liabilities.** The algebraic sum of increases and decreases in assets and liabilities. Net increases in assets or decreases in liabilities represent a net saving during the year. Net decreases in assets or increases in liabilities represent a deficit (—) or net dissaving.

**Number of Full-Time Earners.** A count of family members who were employed 48 weeks or more in the survey year, and for 35 hours or more per week in wage and salary occupations. All farm operators were counted as full-time earners if they operated the farm throughout the year. Members employed in industries where customary full-time employment is less than 48 weeks or 35 hours per week (e.g., school systems or airlines) were also counted as full-time earners. The minimum-hours requirement did not apply to self-employed workers in an unincorporated business or profession.

**Occupation of Family Head.** Generally, the occupation in which the head was employed for the largest number of weeks in the survey year. The classification was made in accordance with the 1960 Census of Population, *Alphabetical Index of Occupations and Industries*, except that the self-employed (including farmers, businessmen, professionals, and artisans) were separated from salaried managers, officials, and professional workers. Also members of the Armed Forces, living off base, and therefore eligible for the survey, were classified separately.

Since the operation of a farm was considered full-time employment, it was possible for a farm operator to have two full-time occupations. In this case, he was assigned the code of the occupation considered to be the major one in terms of earnings and the size of the farm operation. The class "retired" includes those wholly retired and those with earnings less than their retirement income.

**Other Expenditures.** Interest on personal loans, funeral expenses, legal expenses, bank service charges, money lost or stolen, allowances to children, all-expense tours, and similar expenses that cannot be allocated elsewhere.

**Other Money Receipts.** Inheritances and occasional large gifts of money less taxes, legal fees, and other expenses required to obtain such receipts; and net receipts from the lump-sum settlement of fire and accident insurance policies. Gifts and inheritances in the form of real estate, securities, and other property were not included unless they had been sold during the survey year.

**Other Shelter.** Rented vacation homes and other lodging while away from home at school, work, or traveling.

**Other Transportation.** Public transportation; shared or rented car; purchase, rental, and operation of bicycles, motorcycles, scooters, trailers, boats, and planes.

**Personal Insurance.** Payments or deductions from pay for life, endowment, and annuity insurance; fraternal, union, and other mutual aid insurance; Social Security; and railroad, government, and other retirement plans. Employer's contributions are not included.

**Race.** The term "race" refers to the classification of families in three groups: White, Negro, and other. "Other" includes Japanese, Chinese, American Indians, and other nonwhite races except Negroes.

**Recreation.** Purchase and repair of televisions, radios, phonographs, musical instruments, and related items; spectator admissions to movies, sports events, concerts, etc.; dues, fees, and equipment for participant sports; club memberships; hobbies; pets; and toys and play equipment. Vacation and other recreational travel expenses are included in automobile and other transportation, food, and lodging away from home.

**Standard Metropolitan Statistical Area (SMSA).** Except in New England, the county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or twin cities with a combined population of at least 50,000. In addition to the county or counties containing such a city or cities, contiguous counties are included in an SMSA if they are essentially metropolitan in character and are socially and economically integrated with the central city. In New England, SMSA boundaries follow town lines.

**Tenure.** The tenure of the family at its principal place of residence during the entire survey year. Families who were owners part of the year and renters part of the year were classified as "Other."

**Value of Items Received Without Expense.** The estimated money value of goods and services received as gifts, in exchange for trading stamps, or from public or private welfare agencies, and of all goods and services received as pay except food and rent. Includes employer's contributions to health insurance plans. Does not include the value of home-produced food; this value will be shown in later tabulations.

TABLE 1

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY INCOME CLASS

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| | TOTAL | MONEY INCOME AFTER TAXES | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | UNDER $1,000 | $1,000 TO $1,999 | $2,000 TO $2,999 | $3,000 TO $3,999 | $4,000 TO $4,999 | $5,000 TO $5,999 | $6,000 TO $7,499 | $7,500 TO $9,999 | $10,000 TO $14,999 | $15,000 AND OVER |
| FAMILY CHARACTERISTICS | | | | | | | | | | | |
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 20 | 37 | 33 | 35 | 31 | 45 | 35 | 39 | 23 | 20 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 10 | 18 | 16 | 17 | 15 | 22 | 17 | 19 | 11 | 10 |
| PERCENT OF FAMILIES | 100.0 | 6.5 | 11.6 | 10.3 | 11.0 | 9.7 | 14.2 | 11.0 | 12.3 | 7.1 | 6.5 |
| AVERAGE | | | | | | | | | | | |
| FAMILY SIZE | 3.8 | 2.7 | 2.6 | 3.0 | 3.8 | 4.4 | 4.6 | 4.3 | 3.5 | 5.6 | 3.7 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ -432 | $ 1,686 | $ 2,727 | $ 3,954 | $ 4,833 | $ 5,753 | $ 7,076 | $ 9,231 | $12,746 | $26,326 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $-3,923 | $ -956 | $ -636 | $-1,946 | $ -622 | $ 935 | $ 1,075 | $ 2,734 | $ 5,403 | $11,474 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.1 | 1.2 | 1.0 | 1.1 | 1.1 | 1.3 | 1.1 | 1.1 | 1.4 | 1.1 |
| AGE OF HEAD | 51 | 60 | 55 | 61 | 51 | 50 | 45 | 46 | 50 | 44 | 47 |
| EDUCATION OF HEAD | 10 | 9 | 10 | 8 | 10 | 11 | 11 | 10 | 11 | 11 | 11 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | .7 | .8 | .9 | 1.2 | 2.1 | 2.3 | 2.2 | 1.3 | 3.2 | 1.4 |
| PERCENT | | | | | | | | | | | |
| HOMEOWNERS, ALL YEAR | 81 | 90 | 83 | 88 | 82 | 80 | 68 | 71 | 89 | 73 | 100 |
| AUTO OWNERS, END OF YEAR | 97 | 90 | 89 | 94 | 94 | 100 | 100 | 100 | 100 | 100 | 100 |
| NONWHITE | | | | | | | | | | | |
| REPORTING SAVINGS INCREASE | 55 | 20 | 22 | 44 | 29 | 27 | 77 | 76 | 79 | 91 | 90 |
| DECREASE | 44 | 80 | 78 | 56 | 65 | 73 | 23 | 24 | 21 | 9 | 10 |
| NO CHANGE | 1 | | | | 6 | | | | | | |
| WITH CHILDREN UNDER 18 YEARS | 57 | 30 | 33 | 31 | 65 | 67 | 73 | 76 | 53 | 91 | 40 |
| WITH PERSONS 65 YEARS AND OVER | 23 | 40 | 39 | 56 | 18 | 7 | 9 | 18 | 26 | 9 | 10 |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | | | | | | | | |
| TOTAL RECEIPTS | $11,824 | $ 5,218 | $ 5,270 | $ 5,844 | $ 8,489 | $ 7,001 | $ 8,303 | $10,966 | $13,256 | $18,393 | $51,963 |
| MONEY INCOME AFTER TAXES | 6,149 | -666 | 1,617 | 2,480 | 3,583 | 4,361 | 5,358 | 6,693 | 8,651 | 12,167 | 23,476 |
| OTHER MONEY RECEIPTS | 119 | 400 | 203 | | 15 | 7 | 132 | 12 | 92 | 45 | 508 |
| DECREASE IN ASSETS | 5,143 | 5,472 | 3,339 | 3,186 | 3,999 | 2,376 | 2,536 | 2,804 | 4,066 | 6,111 | 27,979 |
| INCREASE IN LIABILITIES | 414 | 13 | 111 | 178 | 892 | 257 | 277 | 1,457 | 447 | 70 | |
| ACCOUNT-BALANCING DIFFERENCE | -17 | -197 | -144 | 22 | 228 | -280 | -394 | -521 | -118 | 717 | 1,375 |
| TOTAL DISBURSEMENTS | 11,842 | 5,416 | 5,413 | 5,822 | 8,261 | 7,281 | 8,698 | 11,487 | 13,374 | 17,676 | 50,588 |
| INCREASE IN ASSETS | 6,209 | 699 | 2,258 | 2,705 | 2,637 | 1,782 | 3,152 | 5,205 | 7,133 | 10,642 | 38,944 |
| DECREASE IN LIABILITIES | 354 | 863 | 235 | 23 | 308 | 229 | 596 | 131 | 114 | 942 | 510 |
| PERSONAL INSURANCE | 302 | 196 | 165 | 264 | 213 | 255 | 301 | 397 | 295 | 398 | 688 |
| GIFTS AND CONTRIBUTIONS | 455 | 181 | 144 | 119 | 351 | 294 | 257 | 482 | 412 | 347 | 2,838 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 3,477 | 2,611 | 2,711 | 4,752 | 4,721 | 4,392 | 5,272 | 5,419 | 5,349 | 7,609 |
| FOOD, TOTAL | 1,048 | 687 | 594 | 808 | 1,010 | 1,102 | 1,122 | 1,290 | 1,144 | 1,376 | 1,483 |
| FOOD PREPARED AT HOME | 899 | 576 | 520 | 637 | 865 | 937 | 967 | 1,146 | 1,002 | 1,183 | 1,245 |
| FOOD AWAY FROM HOME | 150 | 111 | 74 | 172 | 145 | 165 | 155 | 144 | 142 | 194 | 238 |
| TOBACCO | 60 | 36 | 36 | 34 | 87 | 50 | 58 | 39 | 53 | 92 | 149 |
| ALCOHOLIC BEVERAGES | 30 | 24 | 26 | 13 | 40 | 40 | 15 | 13 | 30 | 38 | 96 |
| HOUSING, TOTAL | 1,149 | 1,147 | 675 | 679 | 1,076 | 1,063 | 1,271 | 1,594 | 1,266 | 1,230 | 1,668 |
| SHELTER | 400 | 385 | 216 | 203 | 417 | 405 | 473 | 578 | 448 | 471 | 391 |
| RENTED DWELLING | 125 | 62 | 40 | 58 | 129 | 100 | 246 | 300 | 55 | 171 | |
| OWNED DWELLING | 236 | 261 | 162 | 115 | 226 | 252 | 210 | 245 | 339 | 271 | 343 |
| OTHER SHELTER | 38 | 61 | 15 | 31 | 62 | 52 | 17 | 34 | 54 | 29 | 47 |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 259 | 187 | 194 | 210 | 213 | 271 | 347 | 335 | 290 | 405 |
| HOUSEHOLD OPERATIONS | 196 | 218 | 110 | 130 | 183 | 158 | 189 | 211 | 255 | 238 | 343 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 230 | 162 | 151 | 266 | 287 | 339 | 443 | 228 | 232 | 524 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 435 | 309 | 250 | 694 | 604 | 501 | 637 | 686 | 816 | 976 |
| PERSONAL CARE | 130 | 96 | 63 | 56 | 151 | 152 | 142 | 137 | 177 | 153 | 174 |
| MEDICAL CARE | 413 | 375 | 228 | 301 | 408 | 487 | 277 | 482 | 524 | 515 | 715 |
| RECREATION | 188 | 170 | 131 | 79 | 168 | 164 | 199 | 219 | 193 | 270 | 381 |
| READING | 41 | 34 | 11 | 39 | 29 | 32 | 45 | 46 | 56 | 34 | 97 |
| EDUCATION | 64 | 15 | 14 | 29 | 94 | 95 | 25 | 52 | 70 | 160 | 155 |
| TRANSPORTATION | 709 | 418 | 366 | 387 | 848 | 900 | 697 | 711 | 1,105 | 522 | 1,091 |
| AUTOMOBILE | 681 | 415 | 342 | 375 | 792 | 859 | 690 | 694 | 1,075 | 474 | 1,029 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 3 | 24 | 12 | 56 | 41 | 7 | 17 | 30 | 48 | 62 |
| OTHER EXPENDITURES | 120 | 40 | 158 | 34 | 147 | 31 | 39 | 52 | 116 | 143 | 625 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 84 | 192 | 207 | 201 | 177 | 247 | 323 | 201 | 110 | 276 |
| FOOD | 16 | 10 | 9 | 15 | 41 | 13 | 20 | 20 | 8 | 7 | 5 |
| SHELTER | 20 | | 22 | 34 | 16 | | | 3 | 95 | | |
| OTHER | 173 | 74 | 161 | 158 | 144 | 164 | 227 | 300 | 98 | 103 | 271 |
| PERCENT DISTRIBUTION | | | | | | | | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 19.8 | 22.7 | 29.8 | 21.3 | 23.3 | 25.5 | 24.5 | 21.1 | 25.7 | 19.5 |
| FOOD PREPARED AT HOME | 19.9 | 16.6 | 19.9 | 23.5 | 18.2 | 19.8 | 22.0 | 21.7 | 18.5 | 22.1 | 16.4 |
| FOOD AWAY FROM HOME | 3.3 | 3.2 | 2.8 | 6.3 | 3.1 | 3.5 | 3.5 | 2.7 | 2.6 | 3.6 | 3.1 |
| TOBACCO | 1.3 | 1.0 | 1.4 | 1.3 | 1.8 | 1.1 | 1.3 | .7 | 1.0 | 1.7 | 2.0 |
| ALCOHOLIC BEVERAGES | .7 | .7 | 1.0 | .5 | .8 | .8 | .3 | .2 | .6 | .7 | 1.3 |
| HOUSING, TOTAL | 25.4 | 33.0 | 25.8 | 25.0 | 22.6 | 22.5 | 28.9 | 30.2 | 23.4 | 23.0 | 21.9 |
| SHELTER | 8.8 | 11.1 | 8.3 | 7.5 | 8.8 | 8.6 | 10.8 | 11.0 | 8.3 | 8.8 | 5.1 |
| RENTED DWELLING | 2.8 | 1.8 | 1.5 | 2.1 | 2.7 | 2.1 | 5.6 | 5.7 | 1.0 | 3.2 | .0 |
| OWNED DWELLING | 5.2 | 7.5 | 6.2 | 4.2 | 4.8 | 5.3 | 4.8 | 4.6 | 6.3 | 5.1 | 4.5 |
| OTHER SHELTER | .8 | 1.8 | .6 | 1.1 | 1.3 | 1.1 | .4 | .6 | 1.0 | .5 | .6 |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | 7.4 | 7.2 | 7.2 | 4.4 | 4.5 | 6.2 | 6.6 | 6.2 | 5.4 | 5.3 |
| HOUSEHOLD OPERATIONS | 4.3 | 6.3 | 4.2 | 4.8 | 3.9 | 3.3 | 4.3 | 4.0 | 4.7 | 4.4 | 4.5 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 6.6 | 6.2 | 5.6 | 5.6 | 6.1 | 7.7 | 8.4 | 4.2 | 4.3 | 6.9 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 12.5 | 11.8 | 9.2 | 14.6 | 12.8 | 11.4 | 12.1 | 12.7 | 15.3 | 12.8 |
| PERSONAL CARE | 2.9 | 2.8 | 2.4 | 2.1 | 3.2 | 3.2 | 3.2 | 2.6 | 3.3 | 2.9 | 2.3 |
| MEDICAL CARE | 9.1 | 10.8 | 8.7 | 11.1 | 8.6 | 10.3 | 6.3 | 9.1 | 9.7 | 9.6 | 9.4 |
| RECREATION | 4.2 | 4.9 | 5.0 | 2.9 | 3.5 | 3.5 | 4.5 | 4.2 | 3.6 | 5.0 | 5.0 |
| READING | .9 | 1.0 | .4 | 1.4 | .6 | .7 | 1.0 | .9 | 1.0 | .6 | 1.3 |
| EDUCATION | 1.4 | .4 | .5 | 1.1 | 2.0 | 2.0 | .6 | 1.0 | 1.3 | 3.0 | 2.0 |
| TRANSPORTATION | 15.7 | 12.0 | 14.0 | 14.3 | 17.8 | 19.1 | 15.9 | 13.5 | 20.4 | 9.8 | 14.3 |
| AUTOMOBILE | 15.1 | 11.9 | 13.1 | 13.8 | 16.7 | 18.2 | 15.7 | 13.2 | 19.8 | 8.9 | 13.5 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .1 | .9 | .4 | 1.2 | .9 | .2 | .3 | .6 | .9 | .8 |
| OTHER EXPENDITURES | 2.7 | 1.2 | 6.0 | 1.3 | 3.1 | .7 | .9 | 1.0 | 2.1 | 2.7 | 8.2 |

TABLE 2

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY FAMILY SIZE

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| | TOTAL | FAMILY SIZE | | | | | |
|---|---|---|---|---|---|---|---|
| | | SINGLE CONSUMER | 2 PERSONS | 3 PERSONS | 4 PERSONS | 5 PERSONS | 6 OR MORE |
| FAMILY CHARACTERISTICS | | | | | | | |
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 20 | 96 | 41 | 55 | 41 | 63 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 10 | 47 | 20 | 27 | 20 | 31 |
| PERCENT OF FAMILIES | 100.0 | 6.5 | 30.3 | 12.9 | 17.4 | 12.9 | 20.0 |
| AVERAGE | | | | | | | |
| FAMILY SIZE | 3.8 | 1.0 | 2.1 | 3.1 | 4.1 | 5.0 | 6.8 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 3,039 | $ 5,776 | $ 8,410 | $ 8,344 | $ 6,075 | $ 7,040 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ -360 | $ 1,420 | $ 2,468 | $ 865 | $ -343 | $ 869 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.0 | 1.1 | 1.3 | 1.1 | 1.1 | 1.2 |
| AGE OF HEAD | 51 | 64 | 60 | 51 | 45 | 42 | 43 |
| EDUCATION OF HEAD | 10 | 8 | 9 | 10 | 11 | 11 | 11 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | | .1 | .7 | 1.6 | 2.7 | 4.4 |
| PERCENT | | | | | | | |
| HOMEOWNERS, ALL YEAR | 81 | 70 | 89 | 90 | 63 | 75 | 87 |
| AUTO OWNERS, END OF YEAR | 97 | 70 | 96 | 100 | 100 | 100 | 100 |
| NONWHITE | | | | | | | |
| REPORTING SAVINGS INCREASE | 55 | 60 | 53 | 60 | 52 | 55 | 58 |
| DECREASE | 44 | 40 | 45 | 40 | 48 | 45 | 42 |
| NO CHANGE | 1 | | 2 | | | | |
| WITH CHILDREN UNDER 18 YEARS | 57 | | 6 | 60 | 81 | 100 | 100 |
| WITH PERSONS 65 YEARS AND OVER | 23 | 60 | 47 | 20 | 4 | 10 | 3 |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | | | | |
| TOTAL RECEIPTS | $11,824 | $ 5,030 | $10,336 | $10,760 | $16,284 | $13,332 | $12,102 |
| MONEY INCOME AFTER TAXES | 6,149 | 2,554 | 5,317 | 7,759 | 7,512 | 5,665 | 6,657 |
| OTHER MONEY RECEIPTS | 119 | | 171 | 196 | 3 | 2 | 206 |
| DECREASE IN ASSETS | 5,143 | 2,476 | 4,790 | 2,470 | 8,498 | 7,290 | 3,955 |
| INCREASE IN LIABILITIES | 414 | | 59 | 335 | 272 | 375 | 1,284 |
| ACCOUNT-BALANCING DIFFERENCE | -17 | -29 | -527 | -338 | 777 | 456 | -31 |
| TOTAL DISBURSEMENTS | 11,842 | 5,059 | 10,863 | 11,098 | 15,507 | 12,876 | 12,133 |
| INCREASE IN ASSETS | 6,209 | 2,099 | 5,805 | 5,108 | 9,117 | 6,923 | 5,861 |
| DECREASE IN LIABILITIES | 354 | 18 | 463 | 165 | 518 | 400 | 247 |
| PERSONAL INSURANCE | 302 | 371 | 232 | 248 | 428 | 277 | 328 |
| GIFTS AND CONTRIBUTIONS | 455 | 200 | 842 | 317 | 196 | 472 | 255 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 2,372 | 3,521 | 5,260 | 5,248 | 4,804 | 5,442 |
| FOOD, TOTAL | 1,048 | 533 | 770 | 1,219 | 1,262 | 1,045 | 1,343 |
| FOOD PREPARED AT HOME | 899 | 345 | 700 | 1,048 | 1,097 | 811 | 1,167 |
| FOOD AWAY FROM HOME | 150 | 188 | 70 | 171 | 165 | 234 | 176 |
| TOBACCO | 60 | 14 | 57 | 84 | 74 | 48 | 58 |
| ALCOHOLIC BEVERAGES | 30 | 37 | 35 | 19 | 47 | 19 | 20 |
| HOUSING, TOTAL | 1,149 | 758 | 1,059 | 1,245 | 1,226 | 1,306 | 1,180 |
| SHELTER | 400 | 251 | 295 | 476 | 515 | 503 | 391 |
| RENTED DWELLING | 125 | 120 | 65 | 88 | 250 | 191 | 91 |
| OWNED DWELLING | 236 | 124 | 217 | 306 | 199 | 270 | 268 |
| OTHER SHELTER | 38 | 7 | 13 | 82 | 66 | 43 | 32 |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 154 | 297 | 261 | 271 | 261 | 260 |
| HOUSEHOLD OPERATIONS | 196 | 175 | 191 | 198 | 180 | 213 | 212 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 178 | 264 | 309 | 258 | 317 | 318 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 129 | 331 | 680 | 672 | 702 | 832 |
| PERSONAL CARE | 130 | 54 | 97 | 141 | 155 | 157 | 157 |
| MEDICAL CARE | 413 | 223 | 356 | 503 | 516 | 313 | 476 |
| RECREATION | 188 | 80 | 116 | 175 | 241 | 253 | 255 |
| READING | 41 | 15 | 30 | 44 | 42 | 52 | 56 |
| EDUCATION | 64 | | 2 | 80 | 125 | 77 | 108 |
| TRANSPORTATION | 709 | 490 | 511 | 874 | 748 | 792 | 888 |
| AUTOMOBILE | 681 | 487 | 498 | 850 | 718 | 744 | 838 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 3 | 12 | 24 | 29 | 48 | 50 |
| OTHER EXPENDITURES | 120 | 39 | 159 | 195 | 142 | 41 | 69 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 60 | 174 | 226 | 350 | 299 | 118 |
| FOOD | 16 | 14 | 8 | 3 | 30 | 36 | 10 |
| SHELTER | 20 | | 26 | | 69 | | |
| OTHER | 173 | 46 | 140 | 223 | 252 | 263 | 108 |
| PERCENT DISTRIBUTION | | | | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 22.5 | 21.9 | 23.2 | 24.0 | 21.7 | 24.7 |
| FOOD PREPARED AT HOME | 19.9 | 14.5 | 19.9 | 19.9 | 20.9 | 16.9 | 21.4 |
| FOOD AWAY FROM HOME | 3.3 | 7.9 | 2.0 | 3.3 | 3.1 | 4.9 | 3.2 |
| TOBACCO | 1.3 | .6 | 1.6 | 1.6 | 1.4 | 1.0 | 1.1 |
| ALCOHOLIC BEVERAGES | .7 | 1.6 | 1.0 | .4 | .9 | .4 | .4 |
| HOUSING, TOTAL | 25.4 | 31.9 | 30.1 | 23.7 | 23.4 | 27.2 | 21.7 |
| SHELTER | 8.8 | 10.6 | 8.4 | 9.0 | 9.8 | 10.5 | 7.2 |
| RENTED DWELLING | 2.8 | 5.1 | 1.8 | 1.7 | 4.8 | 4.0 | 1.7 |
| OWNED DWELLING | 5.2 | 5.2 | 6.2 | 5.8 | 3.8 | 5.6 | 4.9 |
| OTHER SHELTER | .8 | .3 | .4 | 1.6 | 1.3 | .9 | .6 |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | 6.5 | 8.4 | 5.0 | 5.2 | 5.4 | 4.8 |
| HOUSEHOLD OPERATIONS | 4.3 | 7.4 | 5.4 | 3.8 | 3.4 | 4.4 | 3.9 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 7.5 | 7.5 | 5.9 | 4.9 | 6.6 | 5.8 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 5.4 | 9.4 | 12.9 | 12.8 | 14.6 | 15.3 |
| PERSONAL CARE | 2.9 | 2.3 | 2.8 | 2.7 | 3.0 | 3.3 | 2.9 |
| MEDICAL CARE | 9.1 | 9.4 | 10.1 | 9.6 | 9.8 | 6.5 | 8.7 |
| RECREATION | 4.2 | 3.4 | 3.3 | 3.3 | 4.6 | 5.3 | 4.7 |
| READING | .9 | .6 | .9 | .8 | .8 | 1.1 | 1.0 |
| EDUCATION | 1.4 | .0 | .1 | 1.5 | 2.4 | 1.6 | 2.0 |
| TRANSPORTATION | 15.7 | 20.7 | 14.5 | 16.6 | 14.2 | 16.5 | 16.3 |
| AUTOMOBILE | 15.1 | 20.5 | 14.1 | 16.2 | 13.7 | 15.5 | 15.4 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .1 | .3 | .5 | .6 | 1.0 | .9 |
| OTHER EXPENDITURES | 2.7 | 1.6 | 4.5 | 3.7 | 2.7 | .9 | 1.3 |

TABLE 3

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY AGE OF FAMILY HEAD

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| | TOTAL | AGE OF FAMILY HEAD IN YEARS | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | UNDER 25 | 25-34 | 35-44 | 45-54 | 55-64 | 65-74 | 75 AND OVER |
| FAMILY CHARACTERISTICS | | | | | | | | |
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 4 | 35 | 92 | 61 | 61 | 47 | 16 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 2 | 17 | 45 | 30 | 30 | 23 | 8 |
| PERCENT OF FAMILIES | 100.0 | 1.3 | 11.0 | 29.0 | 19.4 | 19.4 | 14.8 | 5.2 |
| AVERAGE | | | | | | | | |
| FAMILY SIZE | 3.8 | 3.4 | 4.1 | 5.1 | 4.4 | 3.0 | 2.0 | 2.1 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 5,331 | $ 6,739 | $ 8,125 | $ 7,385 | $ 6,577 | $ 4,306 | $ 3,290 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ 394 | $ 1,550 | $ 2,587 | $ 134 | $ 356 | $ 37 | $ -396 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.0 | 1.0 | 1.1 | 1.1 | 1.3 | 1.1 | 1.0 |
| AGE OF HEAD | 51 | 23 | 31 | 40 | 50 | 59 | 69 | 80 |
| EDUCATION OF HEAD | 10 | 13 | 12 | 11 | 10 | 9 | 9 | 7 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | 1.5 | 2.1 | 3.0 | 2.0 | .5 | .1 | |
| PERCENT | | | | | | | | |
| HOMEOWNERS, ALL YEAR | 81 | | 47 | 84 | 80 | 93 | 91 | 88 |
| AUTO OWNERS, END OF YEAR | 97 | 100 | 100 | 98 | 100 | 100 | 91 | 75 |
| NONWHITE | | | | | | | | |
| REPORTING SAVINGS INCREASE | 55 | 50 | 59 | 67 | 50 | 50 | 52 | 38 |
| DECREASE | 44 | 50 | 35 | 33 | 50 | 50 | 48 | 63 |
| NO CHANGE | 1 | | 6 | | | | | |
| WITH CHILDREN UNDER 18 YEARS | 57 | 100 | 82 | 84 | 80 | 27 | 9 | |
| WITH PERSONS 65 YEARS AND OVER | 23 | | 6 | 4 | 3 | 3 | 100 | 100 |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | | | | | |
| TOTAL RECEIPTS | $11,824 | $ 4,999 | $12,961 | $13,208 | $15,913 | $11,580 | $ 6,577 | $ 4,003 |
| MONEY INCOME AFTER TAXES | 6,149 | 4,926 | 6,228 | 7,755 | 6,558 | 5,937 | 3,886 | 3,020 |
| OTHER MONEY RECEIPTS | 119 | | 206 | 73 | 138 | 251 | | |
| DECREASE IN ASSETS | 5,143 | 33 | 6,229 | 4,788 | 8,490 | 5,090 | 2,671 | 858 |
| INCREASE IN LIABILITIES | 414 | 40 | 297 | 593 | 726 | 302 | 20 | 125 |
| ACCOUNT-BALANCING DIFFERENCE | -17 | 658 | 131 | -183 | 493 | -230 | -188 | -193 |
| TOTAL DISBURSEMENTS | 11,842 | 4,341 | 12,830 | 13,391 | 15,420 | 11,810 | 6,765 | 4,196 |
| INCREASE IN ASSETS | 6,209 | 104 | 7,542 | 7,646 | 8,931 | 5,292 | 2,611 | 387 |
| DECREASE IN LIABILITIES | 354 | 363 | 534 | 321 | 419 | 457 | 118 | 200 |
| PERSONAL INSURANCE | 302 | 275 | 243 | 274 | 443 | 283 | 297 | 149 |
| GIFTS AND CONTRIBUTIONS | 455 | 215 | 228 | 505 | 276 | 689 | 483 | 433 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 3,385 | 4,282 | 4,644 | 5,351 | 5,089 | 3,257 | 3,028 |
| FOOD, TOTAL | 1,048 | 749 | 991 | 1,135 | 1,159 | 1,212 | 666 | 830 |
| FOOD PREPARED AT HOME | 899 | 679 | 846 | 933 | 980 | 1,086 | 578 | 787 |
| FOOD AWAY FROM HOME | 150 | 70 | 144 | 202 | 179 | 126 | 88 | 44 |
| TOBACCO | 60 | | 32 | 79 | 74 | 73 | 32 | 1 |
| ALCOHOLIC BEVERAGES | 30 | 71 | 21 | 38 | 29 | 32 | 24 | 8 |
| HOUSING, TOTAL | 1,149 | 1,389 | 1,458 | 1,094 | 1,339 | 1,047 | 987 | 870 |
| SHELTER | 400 | 754 | 634 | 385 | 460 | 315 | 276 | 350 |
| RENTED DWELLING | 125 | 739 | 322 | 132 | 152 | 15 | 31 | 102 |
| OWNED DWELLING | 236 | | 303 | 218 | 261 | 240 | 243 | 131 |
| OTHER SHELTER | 38 | 15 | 10 | 35 | 47 | 60 | 1 | 118 |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 181 | 285 | 226 | 328 | 276 | 253 | 247 |
| HOUSEHOLD OPERATIONS | 196 | 220 | 218 | 195 | 210 | 180 | 210 | 116 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 235 | 321 | 284 | 340 | 276 | 223 | 156 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 198 | 470 | 680 | 764 | 634 | 231 | 268 |
| PERSONAL CARE | 130 | 108 | 121 | 141 | 155 | 151 | 72 | 78 |
| MEDICAL CARE | 413 | 295 | 307 | 422 | 407 | 499 | 335 | 536 |
| RECREATION | 188 | 102 | 241 | 230 | 195 | 215 | 83 | 44 |
| READING | 41 | 27 | 46 | 44 | 45 | 43 | 28 | 32 |
| EDUCATION | 64 | 8 | 4 | 66 | 121 | 100 | 1 | 38 |
| TRANSPORTATION | 709 | 437 | 569 | 635 | 853 | 853 | 758 | 279 |
| AUTOMOBILE | 681 | 437 | 516 | 614 | 825 | 820 | 732 | 261 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | | 53 | 21 | 28 | 33 | 26 | 18 |
| OTHER EXPENDITURES | 120 | 2 | 23 | 81 | 212 | 229 | 40 | 44 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 215 | 507 | 211 | 137 | 108 | 202 | 229 |
| FOOD | 16 | 11 | 58 | 13 | 7 | 4 | 21 | 6 |
| SHELTER | 20 | | 15 | 40 | | 2 | 4 | 104 |
| OTHER | 173 | 205 | 433 | 158 | 131 | 102 | 176 | 118 |
| PERCENT DISTRIBUTION | | | | | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 22.1 | 23.1 | 24.4 | 21.7 | 23.8 | 20.4 | 27.4 |
| FOOD PREPARED AT HOME | 19.9 | 20.1 | 19.8 | 20.1 | 18.3 | 21.3 | 17.7 | 26.0 |
| FOOD AWAY FROM HOME | 3.3 | 2.1 | 3.4 | 4.3 | 3.3 | 2.5 | 2.7 | 1.5 |
| TOBACCO | 1.3 | .0 | .7 | 1.7 | 1.4 | 1.4 | 1.0 | .0 |
| ALCOHOLIC BEVERAGES | .7 | 2.1 | .5 | .8 | .5 | .6 | .7 | .3 |
| HOUSING, TOTAL | 25.4 | 41.0 | 34.0 | 23.6 | 25.0 | 20.6 | 30.3 | 28.7 |
| SHELTER | 8.8 | 22.3 | 14.8 | 8.3 | 8.6 | 6.2 | 8.5 | 11.6 |
| RENTED DWELLING | 2.8 | 21.8 | 7.5 | 2.8 | 2.8 | .3 | 1.0 | 3.4 |
| OWNED DWELLING | 5.2 | .0 | 7.1 | 4.7 | 4.9 | 4.7 | 7.5 | 4.3 |
| OTHER SHELTER | .8 | .4 | .2 | .8 | .9 | 1.2 | .0 | 3.9 |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | 5.3 | 6.7 | 4.9 | 6.1 | 5.4 | 7.8 | 8.2 |
| HOUSEHOLD OPERATIONS | 4.3 | 6.5 | 5.1 | 4.2 | 3.9 | 3.5 | 6.4 | 3.8 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 6.9 | 7.5 | 6.1 | 6.4 | 5.4 | 6.8 | 5.2 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 5.8 | 11.0 | 14.6 | 14.3 | 12.5 | 7.1 | 8.8 |
| PERSONAL CARE | 2.9 | 3.2 | 2.8 | 3.0 | 2.9 | 3.0 | 2.2 | 2.6 |
| MEDICAL CARE | 9.1 | 8.7 | 7.2 | 9.1 | 7.6 | 9.8 | 10.3 | 17.7 |
| RECREATION | 4.2 | 3.0 | 5.6 | 5.0 | 3.6 | 4.2 | 2.5 | 1.5 |
| READING | .9 | .8 | 1.1 | .9 | .8 | .8 | .9 | 1.1 |
| EDUCATION | 1.4 | .2 | .1 | 1.4 | 2.3 | 2.0 | .0 | 1.3 |
| TRANSPORTATION | 15.7 | 12.9 | 13.3 | 13.7 | 15.9 | 16.8 | 23.3 | 9.2 |
| AUTOMOBILE | 15.1 | 12.9 | 12.0 | 13.2 | 15.4 | 16.1 | 22.5 | 8.6 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .0 | 1.2 | .5 | .5 | .6 | .8 | .6 |
| OTHER EXPENDITURES | 2.7 | .1 | .5 | 1.7 | 4.0 | 4.5 | 1.2 | 1.5 |

TABLE 4

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY OCCUPATION OF FAMILY HEAD

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| FAMILY CHARACTERISTICS | TOTAL | SELF-EMPL'D | SALARIED PROF'LS, OFF'LS | CLERICAL, SALES | WAGE EARNERS: SKILLED | WAGE EARNERS: SEMI-SKILLED | WAGE EARNERS: UNSKILLED | OCCUPATION NOT REPORTED | IN ARMED FORCES | NOT WORKING: RETIRED | NOT WORKING: OTHERS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 256 | 14 | | 10 | | 27 | | | 8 | 2 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 125 | 7 | 0 | 5 | 0 | 13 | 0 | 0 | 4 | 1 |
| PERCENT OF FAMILIES | 100.0 | 80.6 | 4.5 | | 3.2 | | 8.4 | | | 2.6 | .6 |
| AVERAGE | | | | | | | | | | | |
| FAMILY SIZE | 3.8 | 3.8 | 3.C | | 3.6 | | 4.9 | | | 1.5 | 2.0 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 7,089 | $ 6,286 | | $ 7,382 | | $ 4,520 | | | $ 1,362 | $ 3,810 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ 1,219 | $ 848 | | $ −250 | | $ 145 | | | $−1,174 | $ 1,718 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.2 | 1.1 | | 1.4 | | .8 | | | 1.0 | 1.0 |
| AGE OF HEAD | 51 | 52 | 36 | | 50 | | 41 | | | 72 | 67 |
| EDUCATION OF HEAD | 10 | 10 | 14 | | 8 | | 9 | | | 9 | 7 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | 1.6 | 1.3 | | 1.2 | | 2.9 | | | | |
| PERCENT | | | | | | | | | | | |
| HOMEOWNERS, ALL YEAR | 81 | 89 | 43 | | 80 | | 31 | | | 75 | 100 |
| AUTO OWNERS, END OF YEAR | 97 | 97 | 100 | | 100 | | 92 | | | 100 | 100 |
| NONWHITE | | | | | | | | | | | |
| REPORTING SAVINGS INCREASE | 55 | 56 | 86 | | 40 | | 46 | | | 25 | 100 |
| DECREASE | 44 | 44 | 14 | | 60 | | 46 | | | 75 | |
| NO CHANGE | 1 | | | | | | 8 | | | | |
| WITH CHILDREN UNDER 18 YEARS | 57 | 57 | 57 | | 40 | | 85 | | | | |
| WITH PERSONS 65 YEARS AND OVER | 23 | 23 | | | 20 | | 8 | | | 100 | 100 |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | | | | | | | | |
| TOTAL RECEIPTS | $11,824 | $13,246 | $ 6,079 | | $ 8,792 | | $ 5,499 | | | $ 3,851 | $ 3,574 |
| MONEY INCOME AFTER TAXES | 6,149 | 6,521 | 5,575 | | 6,642 | | 4,368 | | | 1,337 | 3,574 |
| OTHER MONEY RECEIPTS | 119 | 147 | | | | | 4 | | | | |
| DECREASE IN ASSETS | 5,143 | 6,150 | 314 | | 1,727 | | 575 | | | 2,514 | |
| INCREASE IN LIABILITIES | 414 | 428 | 191 | | 423 | | 552 | | | | |
| ACCOUNT-BALANCING DIFFERENCE | −17 | −4 | −527 | | 372 | | 15 | | | −69 | −267 |
| TOTAL DISBURSEMENTS | 11,842 | 13,250 | 6,607 | | 8,420 | | 5,483 | | | 3,921 | 3,841 |
| INCREASE IN ASSETS | 6,209 | 7,420 | 926 | | 1,665 | | 1,006 | | | 1,321 | 1,718 |
| DECREASE IN LIABILITIES | 354 | 377 | 426 | | 236 | | 266 | | | 20 | |
| PERSONAL INSURANCE | 302 | 316 | 374 | | 427 | | 188 | | | 15 | 81 |
| GIFTS AND CONTRIBUTIONS | 455 | 530 | 216 | | 173 | | 106 | | | 127 | 17 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 4,608 | 4,664 | | 5,918 | | 3,917 | | | 2,439 | 2,025 |
| FOOD, TOTAL | 1,048 | 1,049 | 1,061 | | 1,556 | | 1,051 | | | 501 | 496 |
| FOOD PREPARED AT HOME | 899 | 897 | 847 | | 1,421 | | 917 | | | 446 | 490 |
| FOOD AWAY FROM HOME | 150 | 153 | 214 | | 135 | | 134 | | | 54 | 6 |
| TOBACCO | 60 | 59 | 40 | | 122 | | 61 | | | 4 | 147 |
| ALCOHOLIC BEVERAGES | 30 | 27 | 49 | | 87 | | 33 | | | 7 | 6 |
| HOUSING, TOTAL | 1,149 | 1,162 | 1,530 | | 937 | | 1,002 | | | 941 | 566 |
| SHELTER | 400 | 386 | 565 | | 310 | | 528 | | | 328 | 87 |
| RENTED DWELLING | 125 | 73 | 433 | | 210 | | 444 | | | 120 | |
| OWNED DWELLING | 236 | 267 | 112 | | 100 | | 85 | | | 208 | 87 |
| OTHER SHELTER | 38 | 46 | 20 | | | | | | | | |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 282 | 279 | | 215 | | 139 | | | 229 | 336 |
| HOUSEHOLD OPERATIONS | 196 | 201 | 210 | | 207 | | 166 | | | 121 | 98 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 287 | 476 | | 205 | | 168 | | | 262 | 45 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 603 | 410 | | 667 | | 453 | | | 166 | 230 |
| PERSONAL CARE | 130 | 130 | 142 | | 213 | | 116 | | | 49 | 23 |
| MEDICAL CARE | 413 | 427 | 349 | | 555 | | 285 | | | 401 | 33 |
| RECREATION | 188 | 187 | 144 | | 202 | | 264 | | | 68 | 70 |
| READING | 41 | 42 | 39 | | 83 | | 26 | | | 14 | 32 |
| EDUCATION | 64 | 77 | 8 | | 29 | | 10 | | | | |
| TRANSPORTATION | 709 | 711 | 856 | | 1,262 | | 563 | | | 272 | 411 |
| AUTOMOBILE | 681 | 682 | 840 | | 1,194 | | 539 | | | 264 | 363 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 28 | 16 | | 68 | | 24 | | | 8 | 49 |
| OTHER EXPENDITURES | 120 | 132 | 34 | | 206 | | 53 | | | 16 | 10 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 173 | 647 | | 586 | | 220 | | | 70 | 98 |
| FOOD | 16 | 8 | 33 | | 3 | | 79 | | | 24 | 76 |
| SHELTER | 20 | 8 | 7 | | 371 | | 16 | | | | |
| OTHER | 173 | 158 | 608 | | 213 | | 125 | | | 46 | 22 |
| PERCENT DISTRIBUTION | | | | | | | | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 | | 100.0 | | 100.0 | | | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 22.8 | 22.7 | | 26.3 | | 26.8 | | | 20.5 | 24.5 |
| FOOD PREPARED AT HOME | 19.9 | 19.5 | 18.2 | | 24.0 | | 23.4 | | | 18.3 | 24.2 |
| FOOD AWAY FROM HOME | 3.3 | 3.3 | 4.6 | | 2.3 | | 3.4 | | | 2.2 | .3 |
| TOBACCO | 1.3 | 1.3 | .9 | | 2.1 | | 1.6 | | | .2 | 7.3 |
| ALCOHOLIC BEVERAGES | .7 | .6 | 1.1 | | 1.5 | | .8 | | | .3 | .3 |
| HOUSING, TOTAL | 25.4 | 25.2 | 32.8 | | 15.8 | | 25.6 | | | 38.6 | 27.9 |
| SHELTER | 8.8 | 8.4 | 12.1 | | 5.2 | | 13.5 | | | 13.4 | 4.3 |
| RENTED DWELLING | 2.8 | 1.6 | 9.3 | | 3.5 | | 11.3 | | | 4.9 | .0 |
| OWNED DWELLING | 5.2 | 5.8 | 2.4 | | 1.7 | | 2.2 | | | 8.5 | 4.3 |
| OTHER SHELTER | .8 | 1.0 | .4 | | .0 | | .0 | | | .0 | .0 |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | 6.1 | 6.0 | | 3.6 | | 3.5 | | | 9.4 | 16.6 |
| HOUSEHOLD OPERATIONS | 4.3 | 4.4 | 4.5 | | 3.5 | | 4.2 | | | 5.0 | 4.8 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 6.2 | 10.2 | | 3.5 | | 4.3 | | | 10.7 | 2.2 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 13.1 | 8.8 | | 11.3 | | 11.6 | | | 6.8 | 11.4 |
| PERSONAL CARE | 2.9 | 2.8 | 3.0 | | 3.6 | | 3.0 | | | 2.0 | 1.1 |
| MEDICAL CARE | 9.1 | 9.3 | 7.5 | | 9.4 | | 7.3 | | | 16.4 | 1.6 |
| RECREATION | 4.2 | 4.1 | 3.1 | | 3.4 | | 6.7 | | | 2.8 | 3.5 |
| READING | .9 | .9 | .8 | | 1.4 | | .7 | | | .6 | 1.6 |
| EDUCATION | 1.4 | 1.7 | .2 | | .5 | | .3 | | | .0 | .0 |
| TRANSPORTATION | 15.7 | 15.4 | 18.4 | | 21.3 | | 14.4 | | | 11.2 | 20.3 |
| AUTOMOBILE | 15.1 | 14.8 | 18.0 | | 20.2 | | 13.8 | | | 10.8 | 17.9 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .6 | .3 | | 1.1 | | .6 | | | .3 | 2.4 |
| OTHER EXPENDITURES | 2.7 | 2.9 | .7 | | 3.5 | | 1.4 | | | .7 | .5 |

TABLE 5

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY TENURE OF FAMILY DWELLING

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| | TOTAL | OWNER ALL YEAR | RENTER ALL YEAR | OTHER |
|---|---|---|---|---|
| FAMILY CHARACTERISTICS | | | | |
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 258 | 51 | 8 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 126 | 25 | 4 |
| PERCENT OF FAMILIES | 100.0 | 81.3 | 16.1 | 2.6 |
| AVERAGE | | | | |
| FAMILY SIZE | 3.8 | 3.8 | 4.0 | 3.6 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 6,879 | $ 5,800 | $ 5,843 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ 1,117 | $ 777 | $ -1,048 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.1 | 1.1 | 1.3 |
| AGE OF HEAD | 51 | 53 | 43 | 37 |
| EDUCATION OF HEAD | 10 | 10 | 10 | 11 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | 1.5 | 2.1 | 1.0 |
| PERCENT | | | | |
| HOMEOWNERS, ALL YEAR | 81 | 100 | | |
| AUTO OWNERS, END OF YEAR | 97 | 98 | 92 | 100 |
| NONWHITE | | | | |
| REPORTING SAVINGS INCREASE | 55 | 55 | 60 | 50 |
| DECREASE | 44 | 45 | 36 | 50 |
| NO CHANGE | 1 | | 4 | |
| WITH CHILDREN UNDER 18 YEARS | 57 | 54 | 72 | 50 |
| WITH PERSONS 65 YEARS AND OVER | 23 | 26 | 12 | |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | |
| TOTAL RECEIPTS | $11,824 | $12,248 | $ 7,141 | $27,753 |
| MONEY INCOME AFTER TAXES | 6,149 | 6,310 | 5,510 | 5,069 |
| OTHER MONEY RECEIPTS | 119 | 133 | 68 | |
| DECREASE IN ASSETS | 5,143 | 5,352 | 1,338 | 22,321 |
| INCREASE IN LIABILITIES | 414 | 453 | 225 | 363 |
| ACCOUNT-BALANCING DIFFERENCE | -17 | 6 | -183 | 299 |
| TOTAL DISBURSEMENTS | 11,842 | 12,242 | 7,324 | 27,454 |
| INCREASE IN ASSETS | 6,209 | 6,606 | 2,083 | 19,489 |
| DECREASE IN LIABILITIES | 354 | 316 | 257 | 2,148 |
| PERSONAL INSURANCE | 302 | 303 | 291 | 327 |
| GIFTS AND CONTRIBUTIONS | 455 | 518 | 177 | 214 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 4,499 | 4,516 | 5,277 |
| FOOD, TOTAL | 1,048 | 1,039 | 1,131 | 823 |
| FOOD PREPARED AT HOME | 899 | 892 | 973 | 634 |
| FOOD AWAY FROM HOME | 150 | 147 | 158 | 189 |
| TOBACCO | 60 | 57 | 61 | 122 |
| ALCOHOLIC BEVERAGES | 30 | 28 | 37 | 65 |
| HOUSING, TOTAL | 1,149 | 1,100 | 1,367 | 1,326 |
| SHELTER | 400 | 319 | 765 | 653 |
| RENTED DWELLING | 125 | | 750 | 163 |
| OWNED DWELLING | 236 | 276 | | 452 |
| OTHER SHELTER | 38 | 43 | 14 | 38 |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 278 | 210 | 265 |
| HOUSEHOLD OPERATIONS | 196 | 201 | 169 | 217 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 296 | 223 | 189 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 586 | 458 | 768 |
| PERSONAL CARE | 130 | 128 | 130 | 175 |
| MEDICAL CARE | 413 | 428 | 355 | 295 |
| RECREATION | 188 | 186 | 200 | 195 |
| READING | 41 | 40 | 34 | 106 |
| EDUCATION | 64 | 66 | 10 | 349 |
| TRANSPORTATION | 709 | 707 | 686 | 946 |
| AUTOMOBILE | 681 | 675 | 671 | 939 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 32 | 15 | 8 |
| OTHER EXPENDITURES | 120 | 134 | 48 | 108 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 189 | 268 | 469 |
| FOOD | 16 | 9 | 47 | 24 |
| SHELTER | 20 | 5 | 98 | |
| OTHER | 173 | 175 | 123 | 446 |
| PERCENT DISTRIBUTION | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 23.1 | 25.0 | 15.6 |
| FOOD PREPARED AT HOME | 19.9 | 19.8 | 21.5 | 12.0 |
| FOOD AWAY FROM HOME | 3.3 | 3.3 | 3.5 | 3.6 |
| TOBACCO | 1.3 | 1.3 | 1.4 | 2.3 |
| ALCOHOLIC BEVERAGES | .7 | .6 | .8 | 1.2 |
| HOUSING, TOTAL | 25.4 | 24.4 | 30.3 | 25.1 |
| SHELTER | 8.8 | 7.1 | 16.9 | 12.4 |
| RENTED DWELLING | 2.8 | .0 | 16.6 | 3.1 |
| OWNED DWELLING | 5.2 | 6.1 | .0 | 8.6 |
| OTHER SHELTER | .8 | 1.0 | .3 | .7 |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | 6.2 | 4.6 | 5.0 |
| HOUSEHOLD OPERATIONS | 4.3 | 4.5 | 3.7 | 4.1 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 6.6 | 4.9 | 3.6 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 13.0 | 10.1 | 14.6 |
| PERSONAL CARE | 2.9 | 2.8 | 2.9 | 3.3 |
| MEDICAL CARE | 9.1 | 9.5 | 7.9 | 5.6 |
| RECREATION | 4.2 | 4.1 | 4.4 | 3.7 |
| READING | .9 | .9 | .8 | 2.0 |
| EDUCATION | 1.4 | 1.5 | .2 | 6.6 |
| TRANSPORTATION | 15.7 | 15.7 | 15.2 | 17.9 |
| AUTOMOBILE | 15.1 | 15.0 | 14.9 | 17.8 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .7 | .3 | .2 |
| OTHER EXPENDITURES | 2.7 | 3.0 | 1.1 | 2.0 |

TABLE 6

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY EDUCATION OF FAMILY HEAD

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| | TOTAL | YEARS OF EDUCATION OF FAMILY HEAD | | | |
|---|---|---|---|---|---|
| | | 8 OR LESS | 9-12 | 13-16 | OVER 16 |
| FAMILY CHARACTERISTICS | | | | | |
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 117 | 147 | 51 | 2 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 57 | 72 | 25 | 1 |
| PERCENT OF FAMILIES | 100.0 | 36.8 | 46.5 | 16.1 | .6 |
| AVERAGE | | | | | |
| FAMILY SIZE | 3.8 | 3.2 | 4.2 | 4.1 | 4.0 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 5,663 | $ 6,907 | $ 8,295 | $ 7,657 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ 125 | $ 1,188 | $ 2,558 | $ -656 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.1 | 1.1 | 1.2 | 1.0 |
| AGE OF HEAD | 51 | 58 | 47 | 45 | 31 |
| EDUCATION OF HEAD | 10 | 7 | 11 | 14 | 17 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | 1.0 | 2.0 | 2.0 | 2.0 |
| PERCENT | | | | | |
| HOMEOWNERS, ALL YEAR | 81 | 81 | 82 | 80 | 100 |
| AUTO OWNERS, END OF YEAR | 97 | 93 | 99 | 100 | 100 |
| NONWHITE | | | | | |
| REPORTING SAVINGS INCREASE | 55 | 51 | 57 | 64 | |
| DECREASE | 44 | 49 | 42 | 36 | 100 |
| NO CHANGE | 1 | | 1 | | |
| WITH CHILDREN UNDER 18 YEARS | 57 | 39 | 68 | 64 | 100 |
| WITH PERSONS 65 YEARS AND OVER | 23 | 37 | 17 | 12 | |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | | |
| TOTAL RECEIPTS | $11,824 | $10,533 | $10,656 | $18,294 | $ 7,832 |
| MONEY INCOME AFTER TAXES | 6,149 | 5,076 | 6,411 | 7,823 | 6,610 |
| OTHER MONEY RECEIPTS | 119 | 4 | 148 | 301 | |
| DECREASE IN ASSETS | 5,143 | 5,103 | 3,539 | 10,048 | 250 |
| INCREASE IN LIABILITIES | 414 | 351 | 557 | 121 | 973 |
| ACCOUNT-BALANCING DIFFERENCE | -17 | 410 | -110 | -725 | 24 |
| TOTAL DISBURSEMENTS | 11,842 | 10,123 | 10,766 | 19,019 | 7,809 |
| INCREASE IN ASSETS | 6,209 | 5,144 | 5,037 | 12,235 | 566 |
| DECREASE IN LIABILITIES | 354 | 434 | 248 | 492 | |
| PERSONAL INSURANCE | 302 | 194 | 353 | 382 | 814 |
| GIFTS AND CONTRIBUTIONS | 455 | 298 | 438 | 876 | 154 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 4,053 | 4,691 | 5,034 | 6,275 |
| FOOD, TOTAL | 1,048 | 957 | 1,100 | 1,101 | 1,282 |
| FOOD PREPARED AT HOME | 899 | 869 | 916 | 907 | 1,150 |
| FOOD AWAY FROM HOME | 150 | 88 | 184 | 194 | 132 |
| TOBACCO | 60 | 75 | 58 | 31 | |
| ALCOHOLIC BEVERAGES | 30 | 33 | 27 | 32 | 10 |
| HOUSING, TOTAL | 1,149 | 1,042 | 1,127 | 1,456 | 1,130 |
| SHELTER | 400 | 360 | 399 | 498 | 252 |
| RENTED DWELLING | 125 | 134 | 127 | 106 | |
| OWNED DWELLING | 236 | 203 | 232 | 324 | 252 |
| OTHER SHELTER | 38 | 24 | 40 | 69 | |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 245 | 279 | 277 | 335 |
| HOUSEHOLD OPERATIONS | 196 | 185 | 183 | 253 | 300 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 237 | 265 | 428 | 242 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 454 | 638 | 637 | 653 |
| PERSONAL CARE | 130 | 113 | 135 | 150 | 185 |
| MEDICAL CARE | 413 | 361 | 451 | 407 | 740 |
| RECREATION | 188 | 117 | 218 | 270 | 88 |
| READING | 41 | 31 | 46 | 48 | 28 |
| EDUCATION | 64 | 61 | 69 | 60 | 37 |
| TRANSPORTATION | 709 | 732 | 678 | 691 | 2,098 |
| AUTOMOBILE | 681 | 712 | 648 | 650 | 2,083 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 20 | 31 | 41 | 15 |
| OTHER EXPENDITURES | 120 | 77 | 143 | 152 | 24 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 140 | 225 | 190 | 3,437 |
| FOOD | 16 | 11 | 19 | 17 | 39 |
| SHELTER | 20 | 10 | 33 | | 50 |
| OTHER | 173 | 119 | 172 | 173 | 3,349 |
| PERCENT DISTRIBUTION | | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 23.6 | 23.4 | 21.9 | 20.4 |
| FOOD PREPARED AT HOME | 19.9 | 21.4 | 19.5 | 18.0 | 18.3 |
| FOOD AWAY FROM HOME | 3.3 | 2.2 | 3.9 | 3.9 | 2.1 |
| TOBACCO | 1.3 | 1.9 | 1.2 | .6 | .0 |
| ALCOHOLIC BEVERAGES | .7 | .8 | .6 | .6 | .2 |
| HOUSING, TOTAL | 25.4 | 25.7 | 24.0 | 28.9 | 18.0 |
| SHELTER | 8.8 | 8.9 | 8.5 | 9.9 | 4.0 |
| RENTED DWELLING | 2.8 | 3.3 | 2.7 | 2.1 | .0 |
| OWNED DWELLING | 5.2 | 5.0 | 4.9 | 6.4 | 4.0 |
| OTHER SHELTER | .8 | .6 | .9 | 1.4 | .0 |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | 6.0 | 5.9 | 5.5 | 5.3 |
| HOUSEHOLD OPERATIONS | 4.3 | 4.6 | 3.9 | 5.0 | 4.8 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 5.8 | 5.6 | 8.5 | 3.9 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 11.2 | 13.6 | 12.7 | 10.4 |
| PERSONAL CARE | 2.9 | 2.8 | 2.9 | 3.0 | 2.9 |
| MEDICAL CARE | 9.1 | 8.9 | 9.6 | 8.1 | 11.8 |
| RECREATION | 4.2 | 2.9 | 4.6 | 5.4 | 1.4 |
| READING | .9 | .8 | 1.0 | 1.0 | .4 |
| EDUCATION | 1.4 | 1.5 | 1.5 | 1.2 | .6 |
| TRANSPORTATION | 15.7 | 18.1 | 14.4 | 13.7 | 33.4 |
| AUTOMOBILE | 15.1 | 17.6 | 13.8 | 12.9 | 33.2 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .5 | .7 | .8 | .2 |
| OTHER EXPENDITURES | 2.7 | 1.9 | 3.0 | 3.0 | .4 |

TABLE 7

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY RACE

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| | TOTAL | WHITE | NEGRO | OTHER |
|---|---|---|---|---|
| FAMILY CHARACTERISTICS | | | | |
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 317 | | |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 155 | 0 | 0 |
| PERCENT OF FAMILIES | 100.0 | 100.0 | | |
| AVERAGE | | | | |
| FAMILY SIZE | 3.8 | 3.8 | | |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 6,678 | | |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ 1,006 | | |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.1 | | |
| AGE OF HEAD | 51 | 51 | | |
| EDUCATION OF HEAD | 10 | 10 | | |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | 1.6 | | |
| PERCENT | | | | |
| HOMEOWNERS, ALL YEAR | 81 | 81 | | |
| AUTO OWNERS, END OF YEAR | 97 | 97 | | |
| NONWHITE | | | | |
| REPORTING SAVINGS INCREASE | 55 | 55 | | |
| DECREASE | 44 | 44 | | |
| NO CHANGE | 1 | 1 | | |
| WITH CHILDREN UNDER 18 YEARS | 57 | 57 | | |
| WITH PERSONS 65 YEARS AND OVER | 23 | 23 | | |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | |
| TOTAL RECEIPTS | $11,824 | $11,824 | | |
| MONEY INCOME AFTER TAXES | 6,149 | 6,149 | | |
| OTHER MONEY RECEIPTS | 119 | 119 | | |
| DECREASE IN ASSETS | 5,143 | 5,143 | | |
| INCREASE IN LIABILITIES | 414 | 414 | | |
| ACCOUNT-BALANCING DIFFERENCE | -17 | -17 | | |
| TOTAL DISBURSEMENTS | 11,842 | 11,842 | | |
| INCREASE IN ASSETS | 6,209 | 6,209 | | |
| DECREASE IN LIABILITIES | 354 | 354 | | |
| PERSONAL INSURANCE | 302 | 302 | | |
| GIFTS AND CONTRIBUTIONS | 455 | 455 | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 4,522 | | |
| FOOD, TOTAL | 1,048 | 1,048 | | |
| FOOD PREPARED AT HOME | 899 | 899 | | |
| FOOD AWAY FROM HOME | 150 | 150 | | |
| TOBACCO | 60 | 60 | | |
| ALCOHOLIC BEVERAGES | 30 | 30 | | |
| HOUSING, TOTAL | 1,149 | 1,149 | | |
| SHELTER | 400 | 400 | | |
| RENTED DWELLING | 125 | 125 | | |
| OWNED DWELLING | 236 | 236 | | |
| OTHER SHELTER | 38 | 38 | | |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 266 | | |
| HOUSEHOLD OPERATIONS | 196 | 196 | | |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 281 | | |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 570 | | |
| PERSONAL CARE | 130 | 130 | | |
| MEDICAL CARE | 413 | 413 | | |
| RECREATION | 188 | 188 | | |
| READING | 41 | 41 | | |
| EDUCATION | 64 | 64 | | |
| TRANSPORTATION | 709 | 709 | | |
| AUTOMOBILE | 681 | 681 | | |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 28 | | |
| OTHER EXPENDITURES | 120 | 120 | | |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 209 | | |
| FOOD | 16 | 16 | | |
| SHELTER | 20 | 20 | | |
| OTHER | 173 | 173 | | |
| PERCENT DISTRIBUTION | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | | |
| FOOD, TOTAL | 23.2 | 23.2 | | |
| FOOD PREPARED AT HOME | 19.9 | 19.9 | | |
| FOOD AWAY FROM HOME | 3.3 | 3.3 | | |
| TOBACCO | 1.3 | 1.3 | | |
| ALCOHOLIC BEVERAGES | .7 | .7 | | |
| HOUSING, TOTAL | 25.4 | 25.4 | | |
| SHELTER | 8.8 | 8.8 | | |
| RENTED DWELLING | 2.8 | 2.8 | | |
| OWNED DWELLING | 5.2 | 5.2 | | |
| OTHER SHELTER | .8 | .8 | | |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | 5.9 | | |
| HOUSEHOLD OPERATIONS | 4.3 | 4.3 | | |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 6.2 | | |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 12.6 | | |
| PERSONAL CARE | 2.9 | 2.9 | | |
| MEDICAL CARE | 9.1 | 9.1 | | |
| RECREATION | 4.2 | 4.2 | | |
| READING | .9 | .9 | | |
| EDUCATION | 1.4 | 1.4 | | |
| TRANSPORTATION | 15.7 | 15.7 | | |
| AUTOMOBILE | 15.1 | 15.1 | | |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .6 | | |
| OTHER EXPENDITURES | 2.7 | 2.7 | | |

TABLE

SUMMARY OF EAMILY EXPENDITURES, INCOME, AND SAVINGS, BY FAMILY TYPE

ALL FARM FAMILIES ANO SINGLE CONSUMERS - WEST, 1961

| FAMILY CHARACTERISTICS | TOTAL | HUSBAND-WIFE ONLY | H-W OLDEST CHILD UNDER 6 YEARS | H-W OLDEST CHILD 6-17 YEARS | H-W OLDEST CHILD 18 YEARS AND OVER | OTHER HUSBAND-WIFE | ONE PARENT, CHILDREN | ALL OTHER FAMILIES |
|---|---|---|---|---|---|---|---|---|
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 84 | 23 | 104 | 51 | 18 | 8 | 29 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 41 | 11 | 51 | 25 | 9 | 4 | 14 |
| PERCENT OF FAMILIES | 100.0 | 26.5 | 7.1 | 32.9 | 16.1 | 5.8 | 2.6 | 9.0 |
| AVERAGE | | | | | | | | |
| FAMILY SIZE | 3.8 | 2.0 | 3.9 | 5.3 | 4.9 | 4.4 | 2.5 | 1.9 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 6,066 | $ 5,389 | $ 7,665 | $ 6,758 | $ 9,981 | $ 3,361 | $ 4,573 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ 1,630 | $ 808 | $ 1,800 | $-2,110 | $ 4,352 | $ -612 | $ 318 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.1 | 1.0 | 1.0 | 1.3 | 1.3 | 2.0 | 1.1 |
| AGE OF HEAD | 51 | 61 | 33 | 41 | 52 | 52 | 60 | 61 |
| EDUCATION OF HEAD | 10 | 9 | 11 | 11 | 10 | 10 | 9 | 9 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | | 2.0 | 3.3 | 1.6 | 1.7 | .3 | .3 |
| PERCENT | | | | | | | | |
| HOMEOWNERS, ALL YEAR | 81 | 90 | 45 | 76 | 88 | 100 | 100 | 71 |
| ALL OWNERS, END OF YEAR | 97 | 95 | 100 | 100 | 100 | 100 | 100 | 79 |
| NONWHITE | | | | | | | | |
| REPORTING SAVINGS INCREASE | 55 | 54 | 55 | 67 | 24 | 89 | 50 | 57 |
| DECREASE | 44 | 44 | 45 | 33 | 76 | 11 | 50 | 43 |
| NO CHANGE | 1 | 2 | | | | | | |
| WITH CHILDREN UNDER 18 YEARS | 57 | | 100 | 100 | 64 | 89 | 25 | 7 |
| WITH PERSONS 65 YEARS AND OVER | 23 | 49 | | | | 56 | 50 | 64 |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | | | | | |
| TOTAL RECEIPTS | $11,824 | $10,820 | $10,692 | $11,062 | $18,296 | $14,108 | $ 7,777 | $ 6,565 |
| MONEY INCOME AFTER TAXES | 6,149 | 5,576 | 5,129 | 7,207 | 5,881 | 9,269 | 3,051 | 4,130 |
| OTHER MONEY RECEIPTS | 119 | 184 | | 104 | 60 | 213 | 114 | 121 |
| DECREASE IN ASSETS | 5,143 | 4,995 | 5,474 | 3,004 | 11,499 | 4,545 | 4,612 | 2,293 |
| INCREASE IN LIABILITIES | 414 | 64 | 88 | 747 | 856 | 82 | | 21 |
| ACCOUNT-BALANCING DIFFERENCE | -17 | -664 | 460 | 106 | 743 | -255 | -436 | -33 |
| TOTAL DISBURSEMENTS | 11,842 | 11,484 | 10,232 | 10,956 | 17,552 | 14,364 | 8,213 | 6,598 |
| INCREASE IN ASSETS | 6,209 | 6,199 | 5,684 | 5,360 | 9,636 | 8,857 | 3,999 | 2,551 |
| DECREASE IN LIABILITIES | 354 | 491 | 686 | 191 | 608 | 122 | | 82 |
| PERSONAL INSURANCE | 302 | 236 | 331 | 325 | 319 | 381 | 281 | 315 |
| GIFTS AND CONTRIBUTIONS | 455 | 944 | 176 | 282 | 331 | 463 | 108 | 189 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 3,615 | 3,354 | 4,798 | 6,658 | 4,541 | 3,825 | 3,461 |
| FOOD, TOTAL | 1,048 | 806 | 960 | 1,132 | 1,432 | 1,151 | 959 | 800 |
| FOOD PREPARED AT HOME | 899 | 730 | 869 | 950 | 1,169 | 1,054 | 921 | 640 |
| FOOD AWAY FROM HOME | 150 | 76 | 91 | 181 | 262 | 97 | 38 | 160 |
| TOBACCO | 60 | 55 | 34 | 58 | 67 | 116 | 91 | 41 |
| ALCOHOLIC BEVERAGES | 30 | 38 | 37 | 25 | 32 | 25 | 2 | 28 |
| HOUSING, TOTAL | 1,149 | 1,103 | 1,214 | 1,191 | 1,491 | 757 | 827 | 809 |
| SHELTER | 400 | 300 | 497 | 463 | 547 | 221 | 246 | 286 |
| RENTED DWELLING | 125 | 54 | 363 | 210 | 34 | | | 118 |
| OWNED DWELLING | 236 | 231 | 127 | 233 | 385 | 200 | 246 | 103 |
| OTHER SHELTER | 38 | 14 | 6 | 19 | 128 | 21 | | 65 |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 312 | 248 | 259 | 287 | 209 | 219 | 189 |
| HOUSEHOLD OPERATIONS | 196 | 195 | 185 | 201 | 219 | 152 | 164 | 183 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 282 | 285 | 264 | 436 | 176 | 198 | 152 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 341 | 308 | 717 | 988 | 478 | 344 | 293 |
| PERSONAL CARE | 130 | 101 | 89 | 144 | 206 | 92 | 47 | 104 |
| MEDICAL CARE | 413 | 379 | 254 | 422 | 492 | 557 | 177 | 437 |
| RECREATION | 188 | 118 | 143 | 250 | 273 | 160 | 129 | 91 |
| READING | 41 | 32 | 23 | 49 | 44 | 71 | 37 | 27 |
| EDUCATION | 64 | 2 | 1 | 86 | 201 | 5 | 10 | 29 |
| TRANSPORTATION | 709 | 516 | 265 | 653 | 1,232 | 1,034 | 603 | 718 |
| AUTOMOBILE | 681 | 504 | 261 | 617 | 1,185 | 987 | 583 | 693 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 12 | 4 | 36 | 47 | 47 | 20 | 25 |
| OTHER EXPENDITURES | 120 | 124 | 25 | 73 | 201 | 96 | 599 | 84 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 184 | 394 | 261 | 164 | 166 | 147 | 71 |
| FOOD | 16 | 7 | 75 | 14 | 8 | 19 | 22 | 11 |
| SHELTER | 20 | 29 | | 36 | | | | |
| OTHER | 173 | 148 | 319 | 210 | 156 | 147 | 126 | 60 |
| PERCENT DISTRIBUTION | | | | | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 22.3 | 28.6 | 23.6 | 21.5 | 25.3 | 25.1 | 23.1 |
| FOOD PREPARED AT HOME | 19.9 | 20.2 | 25.9 | 19.8 | 17.5 | 23.2 | 24.1 | 18.5 |
| FOOD AWAY FROM HOME | 3.3 | 2.1 | 2.7 | 3.8 | 3.9 | 2.1 | 1.0 | 4.6 |
| TOBACCO | 1.3 | 1.5 | 1.0 | 1.2 | 1.0 | 2.6 | 2.4 | 1.2 |
| ALCOHOLIC BEVERAGES | .7 | 1.1 | 1.1 | .5 | .5 | .6 | .1 | .8 |
| HOUSING, TOTAL | 25.4 | 30.5 | 36.2 | 24.8 | 22.4 | 16.7 | 21.6 | 23.4 |
| SHELTER | 8.8 | 8.3 | 14.8 | 9.6 | 8.2 | 4.9 | 6.4 | 8.3 |
| RENTED DWELLING | 2.8 | 1.5 | 10.8 | 4.4 | .5 | .0 | .0 | 3.4 |
| OWNED DWELLING | 5.2 | 6.4 | 3.8 | 4.9 | 5.8 | 4.4 | 6.4 | 3.0 |
| OTHER SHELTER | .8 | .4 | .2 | .4 | 1.9 | .5 | .0 | 1.9 |
| FUEL, LIGHT, REERIGERATION, WATER | 5.9 | 8.6 | 7.4 | 5.4 | 4.3 | 4.6 | 5.7 | 5.5 |
| HOUSEHOLD OPERATIONS | 4.3 | 5.4 | 5.5 | 4.2 | 3.3 | 3.3 | 4.3 | 5.3 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 7.8 | 8.5 | 5.5 | 6.5 | 3.9 | 5.2 | 4.4 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 9.4 | 9.2 | 14.9 | 14.8 | 10.5 | 9.0 | 8.5 |
| PERSONAL CARE | 2.9 | 2.8 | 2.7 | 3.0 | 3.1 | 2.0 | 1.2 | 3.0 |
| MEDICAL CARE | 9.1 | 10.5 | 7.6 | 8.8 | 7.4 | 12.3 | 4.6 | 12.6 |
| RECREATION | 4.2 | 3.3 | 4.3 | 5.2 | 4.1 | 3.5 | 3.4 | 2.6 |
| READING | .9 | .9 | .7 | 1.0 | .7 | 1.6 | 1.0 | .8 |
| EDUCATION | 1.4 | .1 | .0 | 1.8 | 3.0 | .1 | .3 | .8 |
| TRANSPORTATION | 15.7 | 14.3 | 7.9 | 13.6 | 18.5 | 22.8 | 15.8 | 20.7 |
| AUTOMOBILE | 15.1 | 13.9 | 7.8 | 12.9 | 17.8 | 21.7 | 15.2 | 20.0 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .3 | .1 | .8 | .7 | 1.0 | .5 | .7 |
| OTHER EXPENDITURES | 2.7 | 3.4 | .7 | 1.5 | 3.0 | 2.1 | 15.7 | 2.4 |

TABLE 9

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY NUMBER OF FULL TIME EARNERS IN FAMILY

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| | TOTAL | NUMBER OF FULL-TIME EARNERS | | | |
|---|---|---|---|---|---|
| | | NONE | 1 | 2 | 3 OR MORE |
| FAMILY CHARACTERISTICS | | | | | |
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 4 | 270 | 39 | 4 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 2 | 132 | 19 | 2 |
| PERCENT OF FAMILIES | 100.0 | 1.3 | 85.2 | 12.3 | 1.3 |
| AVERAGE | | | | | |
| FAMILY SIZE | 3.8 | 6.0 | 3.7 | 4.1 | 5.0 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 4,072 | $ 6,560 | $ 7,540 | $ 8,914 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ -395 | $ 1,016 | $ 624 | $ 5,409 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | | 1.0 | 2.0 | 3.0 |
| AGE OF HEAD | 51 | 40 | 50 | 54 | 57 |
| EDUCATION OF HEAD | 10 | 8 | 10 | 10 | 11 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | 4.0 | 1.6 | 1.2 | 2.5 |
| PERCENT | | | | | |
| HOMEOWNERS, ALL YEAR | 81 | 50 | 82 | 79 | 100 |
| AUTO OWNERS, END OF YEAR | 97 | 100 | 96 | 100 | 100 |
| NONWHITE | | | | | |
| REPORTING SAVINGS INCREASE | 55 | 50 | 56 | 47 | 100 |
| DECREASE | 44 | 50 | 43 | 53 | |
| NO CHANGE | 1 | | 1 | | |
| WITH CHILDREN UNDER 18 YEARS | 57 | 100 | 58 | 47 | 50 |
| WITH PERSONS 65 YEARS AND OVER | 23 | | 24 | 16 | 50 |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | | | |
| TOTAL RECEIPTS | $11,824 | $ 4,833 | $11,565 | $14,667 | $ 8,908 |
| MONEY INCOME AFTER TAXES | 6,149 | 4,036 | 6,042 | 6,852 | 8,653 |
| OTHER MONEY RECEIPTS | 119 | | 81 | 410 | |
| DECREASE IN ASSETS | 5,143 | 185 | 4,990 | 7,246 | 208 |
| INCREASE IN LIABILITIES | 414 | 613 | 453 | 158 | 46 |
| ACCOUNT-BALANCING DIFFERENCE | -17 | 306 | -8 | 42 | -1,491 |
| TOTAL DISBURSEMENTS | 11,842 | 4,528 | 11,574 | 14,625 | 10,398 |
| INCREASE IN ASSETS | 6,209 | 164 | 6,158 | 7,275 | 5,436 |
| DECREASE IN LIABILITIES | 354 | 239 | 300 | 754 | 227 |
| PERSONAL INSURANCE | 302 | 203 | 290 | 403 | 207 |
| GIFTS AND CONTRIBUTIONS | 455 | 14 | 467 | 428 | 367 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 3,907 | 4,358 | 5,766 | 4,160 |
| FOOD, TOTAL | 1,048 | 1,032 | 999 | 1,349 | 1,467 |
| FOOD PREPARED AT HOME | 899 | 872 | 855 | 1,163 | 1,310 |
| FOOD AWAY FROM HOME | 150 | 160 | 144 | 186 | 157 |
| TOBACCO | 60 | 69 | 53 | 112 | |
| ALCOHOLIC BEVERAGES | 30 | 22 | 31 | 29 | |
| HOUSING, TOTAL | 1,149 | 957 | 1,173 | 988 | 1,272 |
| SHELTER | 400 | 635 | 406 | 326 | 449 |
| RENTED DWELLING | 125 | 600 | 127 | 74 | |
| OWNED DWELLING | 236 | 35 | 243 | 190 | 431 |
| OTHER SHELTER | 38 | | 36 | 63 | 18 |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 32 | 273 | 253 | 214 |
| HOUSEHOLD OPERATIONS | 196 | 161 | 198 | 186 | 188 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 129 | 290 | 222 | 421 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 466 | 546 | 750 | 568 |
| PERSONAL CARE | 130 | 72 | 124 | 175 | 120 |
| MEDICAL CARE | 413 | 396 | 411 | 446 | 216 |
| RECREATION | 188 | 243 | 171 | 309 | 143 |
| READING | 41 | 67 | 36 | 66 | 57 |
| EDUCATION | 64 | 10 | 56 | 133 | 52 |
| TRANSPORTATION | 709 | 519 | 651 | 1,188 | 226 |
| AUTOMOBILE | 681 | 478 | 628 | 1,120 | 226 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 41 | 23 | 68 | |
| OTHER EXPENDITURES | 120 | 53 | 107 | 221 | 38 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 265 | 215 | 159 | 248 |
| FOOD | 16 | 154 | 15 | 10 | |
| SHELTER | 20 | | 23 | | |
| OTHER | 173 | 111 | 177 | 149 | 248 |
| PERCENT DISTRIBUTION | | | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 26.4 | 22.9 | 23.4 | 35.3 |
| FOOD PREPARED AT HOME | 19.9 | 22.3 | 19.6 | 20.2 | 31.5 |
| FOOD AWAY FROM HOME | 3.3 | 4.1 | 3.3 | 3.2 | 3.8 |
| TOBACCO | 1.3 | 1.8 | 1.2 | 1.9 | .0 |
| ALCOHOLIC BEVERAGES | .7 | .6 | .7 | .5 | .0 |
| HOUSING, TOTAL | 25.4 | 24.5 | 26.9 | 17.1 | 30.6 |
| SHELTER | 8.8 | 16.2 | 9.3 | 5.7 | 10.8 |
| RENTED DWELLING | 2.8 | 15.4 | 2.9 | 1.3 | .0 |
| OWNED DWELLING | 5.2 | .9 | 5.6 | 3.3 | 10.4 |
| OTHER SHELTER | .8 | .0 | .8 | 1.1 | .4 |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | .8 | 6.3 | 4.4 | 5.1 |
| HOUSEHOLD OPERATIONS | 4.3 | 4.1 | 4.5 | 3.2 | 4.5 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 3.3 | 6.7 | 3.8 | 10.1 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 11.9 | 12.5 | 13.0 | 13.6 |
| PERSONAL CARE | 2.9 | 1.8 | 2.8 | 3.0 | 2.9 |
| MEDICAL CARE | 9.1 | 10.1 | 9.4 | 7.7 | 5.2 |
| RECREATION | 4.2 | 6.2 | 3.9 | 5.4 | 3.4 |
| READING | .9 | 1.7 | .8 | 1.1 | 1.4 |
| EDUCATION | 1.4 | .3 | 1.3 | 2.3 | 1.2 |
| TRANSPORTATION | 15.7 | 13.3 | 14.9 | 20.6 | 5.4 |
| AUTOMOBILE | 15.1 | 12.2 | 14.4 | 19.4 | 5.4 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | 1.0 | .5 | 1.2 | .0 |
| OTHER EXPENDITURES | 2.7 | 1.4 | 2.5 | 3.8 | .9 |

TABLE 10

SUMMARY OF FAMILY EXPENDITURES, INCOME, AND SAVINGS, BY LOCATION INSIDE OR OUTSIDE SMSA'S

ALL FARM FAMILIES AND SINGLE CONSUMERS - WEST, 1961

| | TOTAL | INSIDE SMSA'S | OUTSIDE SMSA'S |
|---|---|---|---|
| FAMILY CHARACTERISTICS | | | |
| ESTIMATED NO. OF FAMILIES IN UNIVERSE (000) | 317 | 53 | 264 |
| NUMBER OF FAMILIES IN SAMPLE | 155 | 26 | 129 |
| PERCENT OF FAMILIES | 100.0 | 16.8 | 83.2 |
| AVERAGE | | | |
| FAMILY SIZE | 3.8 | 3.6 | 3.9 |
| MONEY INCOME BEFORE TAXES | $ 6,678 | $ 8,481 | $ 6,315 |
| NET CHANGE IN ASSETS AND LIABILITIES | $ 1,006 | $ -717 | $ 1,353 |
| NUMBER OF FULL-TIME EARNERS | 1.1 | 1.0 | 1.2 |
| AGE OF HEAD | 51 | 53 | 50 |
| EDUCATION OF HEAD | 10 | 10 | 10 |
| NUMBER OF CHILDREN UNDER 18 YEARS | 1.6 | 1.3 | 1.7 |
| PERCENT | | | |
| HOMEOWNERS, ALL YEAR | 81 | 73 | 83 |
| AUTO OWNERS, END OF YEAR | 97 | 100 | 96 |
| NONWHITE | | | |
| REPORTING SAVINGS INCREASE | 55 | 42 | 58 |
| DECREASE | 44 | 58 | 41 |
| NO CHANGE | 1 | | 1 |
| WITH CHILDREN UNDER 18 YEARS | 57 | 54 | 57 |
| WITH PERSONS 65 YEARS AND OVER | 23 | 27 | 22 |
| AVERAGE INCOME, EXPENDITURES AND SAVINGS | | | |
| TOTAL RECEIPTS | $11,824 | $19,584 | $10,260 |
| MONEY INCOME AFTER TAXES | 6,149 | 7,285 | 5,920 |
| OTHER MONEY RECEIPTS | 119 | 12 | 141 |
| DECREASE IN ASSETS | 5,143 | 11,992 | 3,762 |
| INCREASE IN LIABILITIES | 414 | 295 | 438 |
| ACCOUNT-BALANCING DIFFERENCE | -17 | 916 | -205 |
| TOTAL DISBURSEMENTS | 11,842 | 18,668 | 10,466 |
| INCREASE IN ASSETS | 6,209 | 11,337 | 5,175 |
| DECREASE IN LIABILITIES | 354 | 233 | 378 |
| PERSONAL INSURANCE | 302 | 490 | 264 |
| GIFTS AND CONTRIBUTIONS | 455 | 700 | 406 |
| EXPENDITURES FOR CURRENT CONSUMPTION | 4,522 | 5,908 | 4,242 |
| FOOD, TOTAL | 1,048 | 1,260 | 1,006 |
| FOOD PREPARED AT HOME | 899 | 1,075 | 863 |
| FOOD AWAY FROM HOME | 150 | 186 | 142 |
| TOBACCO | 60 | 45 | 63 |
| ALCOHOLIC BEVERAGES | 30 | 28 | 30 |
| HOUSING, TOTAL | 1,149 | 1,383 | 1,102 |
| SHELTER | 400 | 522 | 375 |
| RENTED DWELLING | 125 | 253 | 99 |
| OWNED DWELLING | 236 | 191 | 246 |
| OTHER SHELTER | 38 | 79 | 30 |
| FUEL, LIGHT, REFRIGERATION, WATER | 266 | 283 | 263 |
| HOUSEHOLD OPERATIONS | 196 | 237 | 188 |
| HOUSEFURNISHINGS AND EQUIPMENT | 281 | 338 | 270 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 570 | 660 | 552 |
| PERSONAL CARE | 130 | 166 | 122 |
| MEDICAL CARE | 413 | 642 | 367 |
| RECREATION | 188 | 194 | 187 |
| READING | 41 | 42 | 40 |
| EDUCATION | 64 | 45 | 68 |
| TRANSPORTATION | 709 | 1,120 | 627 |
| AUTOMOBILE | 681 | 1,095 | 597 |
| OTHER TRAVEL AND TRANSPORTATION | 28 | 25 | 29 |
| OTHER EXPENDITURES | 120 | 323 | 79 |
| VALUE OF ITEMS RECEIVED WITHOUT EXPENSE | 209 | 192 | 212 |
| FOOD | 16 | 5 | 18 |
| SHELTER | 20 | 69 | 10 |
| OTHER | 173 | 118 | 185 |
| PERCENT DISTRIBUTION | | | |
| EXPENDITURES FOR CURRENT CONSUMPTION | 100.0 | 100.0 | 100.0 |
| FOOD, TOTAL | 23.2 | 21.3 | 23.7 |
| FOOD PREPARED AT HOME | 19.9 | 18.2 | 20.3 |
| FOOD AWAY FROM HOME | 3.3 | 3.1 | 3.3 |
| TOBACCO | 1.3 | .8 | 1.5 |
| ALCOHOLIC BEVERAGES | .7 | .5 | .7 |
| HOUSING, TOTAL | 25.4 | 23.4 | 26.0 |
| SHELTER | 8.8 | 8.8 | 8.8 |
| RENTED DWELLING | 2.8 | 4.3 | 2.3 |
| OWNED DWELLING | 5.2 | 3.2 | 5.8 |
| OTHER SHELTER | .8 | 1.3 | .7 |
| FUEL, LIGHT, REFRIGERATION, WATER | 5.9 | 4.8 | 6.2 |
| HOUSEHOLD OPERATIONS | 4.3 | 4.0 | 4.4 |
| HOUSEFURNISHINGS AND EQUIPMENT | 6.2 | 5.7 | 6.4 |
| CLOTHING, CLOTHING MATERIALS, SERVICES | 12.6 | 11.2 | 13.0 |
| PERSONAL CARE | 2.9 | 2.8 | 2.9 |
| MEDICAL CARE | 9.1 | 10.9 | 8.7 |
| RECREATION | 4.2 | 3.3 | 4.4 |
| READING | .9 | .7 | .9 |
| EDUCATION | 1.4 | .8 | 1.6 |
| TRANSPORTATION | 15.7 | 19.0 | 14.8 |
| AUTOMOBILE | 15.1 | 18.5 | 14.1 |
| OTHER TRAVEL AND TRANSPORTATION | .6 | .4 | .7 |
| OTHER EXPENDITURES | 2.7 | 5.5 | 1.9 |



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